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IMPORTANT NOTICE TO POLICYHOLDERS
TERRORISM RISK INSURANCE ACT

This Important Notice is being provided with your policy to further satisfy the disclosure requirements of the Terrorism Risk Insurance Act.

At the time you received the written offer for this policy, we provided you with an Important Notice to Policyholders indicating that the insurance provided in your policy for losses caused by certain acts of terrorism (as defined in the Terrorism Risk Insurance Act) would be partially reimbursed by the United States of America, pursuant to the formula set forth in the Terrorism Risk Insurance Act. In addition, as required by the Terrorism Risk Insurance Act, we:

- indicated that we would make available insurance for such losses in the same manner as we provide insurance for other types of losses;
- specified the premium we would charge, if any, for providing such insurance; and
- except to the extent prohibited by law, gave you the opportunity to reject such insurance and have a terrorism exclusion, sublimit or other limitation included in your policy.

This Important Notice refers back to that Important Notice and provides information about your decision and the manner in which your policy has been subsequently modified.

If:

- You rejected terrorism insurance under the Terrorism Risk Insurance Act, your policy includes the appropriate amendatory endorsement(s).
- You did not reject terrorism insurance under the Terrorism Risk Insurance Act, the premium charged for your policy, including that portion applicable to terrorism insurance under the Terrorism Risk Insurance Act, is shown in your policy. To the extent your policy includes a limitation on terrorism insurance, it has been modified so that such limitation does not apply to terrorism insurance under the Terrorism Risk Insurance Act.

Please carefully review your policy and the Important Notice previously provided to you for further details. Please remember that only the terms of your policy establish the scope of your insurance protection.

Please note that if your policy:

- ***provides commercial property insurance in a jurisdiction that has a statutory standard fire policy, the premium we charge for terrorism insurance under the Terrorism Risk Insurance Act, includes an amount attributable to the insurance provided pursuant to that standard fire policy. Rejection of such statutory insurance is legally prohibited***.
- ***is a workers compensation policy, rejection of insurance for terrorism is legally prohibited***.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year , the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed $100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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IMPORTANT NOTICE TO POLICYHOLDERS

This Important Notice is not your policy. Please read your policy carefully to determine your rights, duties, and what is and what is not covered. Only the provisions of your policy determine the scope of your insurance protection.

THIS IMPORTANT NOTICE PROVIDES INFORMATION CONCERNING POSSIBLE IMPACT ON YOUR INSURANCE COVERAGE DUE TO COMPLIANCE WITH APPLICABLE TRADE SANCTION LAWS.

PLEASE READ THIS NOTICE CAREFULLY.

Various trade or economic sanctions and other laws or regulations prohibit us from providing insurance in certain circumstances. For example, the United States Treasury Department's Office of Foreign Asset Control (OFAC) administers and enforces economic and trade sanctions and places restrictions on transactions with foreign agents, front organizations, terrorists, terrorists organizations, and narcotic traffickers. OFAC acts pursuant to Executive Orders of the President of the United States and specific legislation, to impose controls on transactions and freeze foreign assets under United States jurisdiction. (To learn more about OFAC, please refer to the United States Treasury's web site at http://www.treas.gov/ofac.)

To the extent that you or any other insured, or any person or entity claiming the benefits of this insurance has violated any applicable sanction laws, this insurance will not apply.

We have added a condition or section that applies to the entire policy called Compliance With Applicable Trade Sanctions, which stipulates that your insurance policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

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IL QUESTIONS ABOUT INSURANCE

Answers to questions about your insurance, coverage information, or assistance in resolving complaints can be obtained by contacting:

Chubb Customer Support Services Department:
436 Walnut Street
Philadelphia, Pennsylvania 19106-3703

Telephone Number: 1-800-352-4462
Email: ChubbUSCustomerServices@chubb.com

The **Illinois Department of Insurance** may also be contacted for assistance. Insurance analysts are available to answer general questions by phone at our toll-free Consumer Assistance Hotline (866) 445-5364. **However, complaints must be submitted in writing.**

How to file a complaint with the Insurance Department:

Complaints may be submitted in the following ways:

- On-line at
  https://idoi.illinois.gov/consumers/file-a-complaint.html

  and by following the instructions posted.
- By fax: (217) 558-2083
- By TTD: 866-323-5321
- By mail: 115 S. LaSalle St, 13th Floor Chicago, Illinois 60603

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POLICYHOLDER NOTICE

All of the members of the Chubb Group of Insurance companies doing business in the United States (hereinafter "Chubb") distribute their products through licensed insurance brokers and agents ("producers"). Detailed information regarding the types of compensation paid by Chubb to producers on US insurance transactions is available under the Producer Compensation link located at the bottom of the page at www.chubb.com, or by calling 1-866-588-9478. Additional information may be available from your producer.

Thank you for choosing Chubb.

Chubb Commercial Excess And Umbrella Insurance

Declarations

Chubb Group of Insurance Companies
202B Hall's Mill Road
Whitehouse Station, NJ 08889

Named Insured and Mailing Address
See Evidence

Policy Number See Evidence

Issued by the stock insurance company indicated below, herein called the company.

FEDERAL INSURANCE COMPANY

Incorporated under the laws of INDIANA

Policy Period

From: See Evidence To: See Evidence
12:01 A.M. standard time at the Named Insured's mailing address shown above.

Premium

$50.00

Limits Of Insurance

Excess Coverage Other Aggregate Limit (as applicable)	See Evidence
Umbrella Coverages Aggregate Limit	See Evidence
Products Completed Operations Aggregate Limit	See Evidence
Advertising Injury and Personal Injury Aggregate Limit	See Evidence
Each Occurrence Limit	See Evidence

Authorization

In Witness Whereof, the company issuing this policy has caused this policy to be signed by its authorized officers, but this policy shall not be valid unless also signed by a duly authorized representative of the company.

FEDERAL INSURANCE COMPANY

Secretary *President*

Authorized Representative

Date September 14, 2026

Chubb. Insured.℠

Chubb Commercial Excess And Umbrella Insurance

Schedule Of Underlying Insurance

Effective Date: See Evidence

Policy Number: See Evidence

Insured: See Evidence

This page reflects the minimum attachment points required for coverage

Description	***Limits***	

Employers Liability

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS

Policy Period: 10/01/2026 *to:* 10/01/2028

Coverage B - Employer's Liability	
Bodily Injury By Accident	
$1,000,000	*Each Accident*
Bodily Injury By Disease	
$1,000,000	*Policy Limit*
$1,000,000	*Each Employee*

Commercial General Liability

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS

Policy Period: 10/01/2026 *to:* 10/01/2028

Occurrence

$1,000,000	*Each Occurrence*
$2,000,000	*General Aggregate*
$1,000,000	*Products/Completed Operations Aggregate*
$1,000,000	*Personal and Advertising Injury (aggregate when applicable)*

Automobile Liability

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS

Policy Period: 10/01/2026 *to:* 10/01/2028

$1,000,000	*Each Accident*

Chubb Commercial Excess And Umbrella Insurance

Schedule Of Underlying Insurance

Effective Date: See Evidence

Policy Number: See Evidence

Insured: See Evidence

This page reflects the minimum attachment points required for coverage

Description	***Limits***	

Directors & Officer's Liability

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS $1,000,000 *Each Occurrence*

Policy Period: 10/01/2026

to: 10/01/2028 $1,000,000 *Aggregate*

Occurrence

Employee Benefits Liability

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS $1,000,000 *Each Claim*

Policy Period: 10/01/2026

to: 10/01/2028 $1,000,000 *Aggregate*

Occurrence

Garage Liability

Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)

Policy No.: INDIVIDUAL MEMBERS $1,000,000 *Each Occurrence*

Policy Period: 10/01/2026

to: 10/01/2028 $1,000,000 *Aggregate*

Occurrence

Chubb Commercial Excess And Umbrella Insurance

Schedule Of Underlying Insurance

Effective Date: See Evidence

Policy Number: See Evidence

Insured: See Evidence

This page reflects the minimum attachment points required for coverage

Description	***Limits***	
Liquor Law Legal Liability		
Insurer: RISK PURCHASING GROUP (SEE CERTIFICATE OF INSURANCE)		
Policy No.: INDIVIDUAL MEMBERS	$1,000,000	*Each Occurrence*
Policy Period: 10/01/2026		
to: 10/01/2028	$1,000,000	*Aggregate*

Occurrence

Authorization

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Schedule Of Forms

Policy Period	See Evidence	*To*	See Evidence
Effective Date	See Evidence		
Policy Number	See Evidence		
Insured	See Evidence		
Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	See Evidence		

	Form Number	
As of the effective date printed above, this is the Schedule Of Forms applicable to this policy:		
IMPORTANT NOTICE TO POLICYHOLDERS-TRIA 2002	99-10-0732	(01/15)
IMPORTANT NOTICE - OFAC	99-10-0792	(09/04)
ILLINOIS QUESTIONS ABOUT INSURANCE	99-10-0838	(02/25)
AOD IMPORTANT POLICYHOLDER NOTICE	99-10-0872	(06/07)
COMMERCIAL EXCESS AND UMBRELLA DECLARATIONS	07-02-2267	(02/09)
SCHEDULE OF UNDERLYING INSURANCE	07-02-0922	(07/01)
CHUBB COMMERCIAL EXCESS & UMBRELLA INSURANCE	07-02-0815	(07/01)
CONDITIONS ILLINOIS - CANCELLATION	07-02-0997	(09/13)
COMPLIANCE WITH APPLICABLE TRADE SANCTIONS	07-02-1988	(02/04)
COND - CIVIL UNIONS OR DOMESTIC PARTNERSHIPS	07-02-2483	(03/12)
AIRCRAFT EXCLUSION	07-02-0826	(07/01)
SUPPLEMENTARY PAYMENTS	07-02-0845	(07/01)
PROFESSIONAL SERVICES EXCL	07-02-0864	(07/01)
EXCL/UMBRELLA COV B - ALCOHOLIC BEVERAGES	07-02-0871	(01/14)
PERSONAL INJURY EXCLUSION - COV. B	07-02-0884	(07/01)
PRODUCTS COMPLETED - COV. B EXCLUSION	07-02-0890	(07/01)
INTELLECTUAL PROPERTY LAWS OR RIGHTS	07-02-1146	(05/10)
LEAD EXCLUSION	07-02-1153	(07/01)
EXCLUSION OF CERTIFIED ACTS OF TERRORISM	07-02-1958	(01/15)
CAP ON CERTIFIED TERRORISM LOSSES	07-02-1961	(01/15)
POLICY EXCLUSION BACTERIA OR FUNGI	07-02-1982	(10/03)
COVG/EXCESS FOLLOW FORM COVG A - ILLI.-C/M	07-02-2029	(03/15)
DECLARATIONS MINIMUM PREMIUM ILLINOIS	07-02-2032	(09/02)
COV. B EXCLUSION - SUBSIDENCE	07-02-2149	(11/05)
EXCLUSIONS - CONSTRUCTION OR DEVELOPMENT	07-02-2244	(01/08)

CRISIS ASSISTANCE SERVICE PROVIDERS	07-02-2455	(12/10)
COVERAGE - CRISIS ASSISTANCE FOR EX AND UMB	07-02-2458	(12/10)
POL EXCL-SCHED DISEASES, EXCEPT INCL DISEASES	07-02-2492	(03/12)
EXCL/COV B-ABUSE OR MOLEST-ACT,ALLGD THREAT	07-02-2519	(06/12)
EXCL - UMB COVERAGE B-ASSAULT OR BATTERY	07-02-2557	(05/15)
POLICY EXCLUSION - WAR	07-02-2741	(03/17)
POLICY EXCLUSION – VIOLATION OF LAWS ADDRESSING DATA PRIVACY	07-02-2978	(04/23)
EXCLUSION/UMBRELLA COVERAGE B – CYBER INCIDENT	07-02-2997	(11/23)
CONDITION - ADDITIONAL BENEFITS	07-02-3008	(03/24)
POLICY EXCLUSION - RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW	07-02-2172	(06/23)
COV A EXCL – ACCESS TO OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFO & ELECTRONIC DATA-RELATED LIABILITY WITH EXCEPTIONS; COV B EXCL – ACCESS TO OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFO & ELECTRONIC DATA-RELATED LIABILITY	07-02-2853	(04/23)
ANIMALS EXCLUSION (MS 283308)	99-02-02	(07/01)
BIOLOGICAL AGENTS ABSOLUTE (07-02-1692)	99-02-02	(07/01)
CARE, CUSTODY OR CONTROL GARAGE KEEPERS LEGAL LIABILITY	99-02-02	(07/01)
COVERAGE B EXCLUSION - HABITABILITY (MS394231)	99-02-02	(07/01)
COVERAGE B EXCLUSION – WEAPONS (MS402089.2)	99-02-02	(07/01)
UMBRELLA COVERAGE B – UNDERLYING INSURANCE RESTRICTION (MS400731)	99-02-02	(07/01)
CROSS SUITS (MS 283309)	99-02-02	(07/01)
PUNITIVE EXCLUSION (MS 214660)	99-02-02	(07/01)
RISK PURCHASING GROUPS PROGRAM MANAGER FOR MCGOWAN (MS 330910)	99-02-02	(07/01)
SUBLIMITED PRIMARY COVERAGE EXCLUSION (MS403806)	99-02-02	(07/01)
DECLARATIONS (MS 288848)	99-02-02	(07/01)
EMPLOYMENT RELATED PRACTICES AMENDED	99-02-02	(07/01)
POLLUTION EXCLUSION AMENDED COV A (MS 263848)	99-02-02	(07/01)
PRIMARY NON-CONTRIBUTORY (MS 263865)	99-02-02	(07/01)

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Contract

Please read the entire policy carefully. The terms and conditions of this insurance include the various sections of this contract: Coverages; Investigation, Defense And Settlements; Supplementary Payments; Coverage Territory; Who Is An Insured; Limits Of Insurance; When Excess Follow-Form Coverage A Applies (Drop Down); Exclusions; Conditions and Definitions, as well as the Declarations and any Endorsements and Schedules made a part of this insurance.

Throughout this contract the words "you" and "your" refer to the Named **Insured** shown in the Declarations and other persons or organizations qualifying as a Named **Insured** under this contract. The words "we," "us" and "our" refer to the Company providing this insurance.

In addition to the Named **Insured,** other persons or organizations may qualify as **insureds**. Those persons or organizations and the conditions under which they qualify are identified in the Who Is An Insured section of this contract.

Words and phrases that appear in **bold** print have special meanings and are defined in the Definitions section of this contract.

Coverage/ Excess Follow-Form Coverage A

Subject to all of the terms and conditions applicable to Excess Follow-Form Coverage A, we will pay, on behalf of the **insured,** that part of **loss** to which this coverage applies, which exceeds the applicable **underlying limits**.

This coverage applies only if the triggering event that must happen during the policy period of the applicable **underlying insurance** happens during the policy period of this insurance.

This coverage will follow the terms and conditions of **underlying insurance** described in the Schedule Of Underlying Insurance, unless a term or condition contained in this coverage:

- differs from any term or condition contained in the applicable **underlying insurance;** or
- is not contained in the applicable **underlying insurance**.

With respect to such exceptions described above, the terms and conditions contained in this coverage will apply, to the extent that such terms and conditions provide less coverage than the terms and conditions of the applicable **underlying insurance**.

This coverage does not apply to any part of **loss** within **underlying limits,** or any related costs or expenses.

We have no obligation under this insurance with respect to any claim or **suit** settled without our consent.

Other than as provided under the Investigation, Defense And Settlements and Supplementary Payments sections of this contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage.

Coverages/ Umbrella Coverage B

Bodily Injury And Property Damage Liability Coverage

Subject to all of the terms and conditions applicable to Umbrella Coverage B, we will pay, on behalf of the **insured, loss** by reason of liability:

- imposed by law; or
- assumed in an **insured contract;**

Bodily Injury And Property Damage Liability Coverage (continued)

for **bodily injury** or **property damage** caused by an **occurrence** to which this coverage applies.

This coverage applies only to such **bodily injury** or **property damage** that occurs during the policy period.

Damages for **bodily injury** include damages claimed by a person or organization for care or loss of services resulting at any time from the **bodily injury**.

This coverage does not apply to any part of:

A. **loss** to which **underlying insurance** would apply, regardless of whether or not:

1. **underlying insurance** is available; and
2. the applicable **underlying limits** have been exhausted;

B. **loss** to which **underlying limits** apply; or

C. any costs or expenses related to **loss** as described in paragraphs A. or B. above.

We have no obligation under this insurance with respect to any claim or **suit** settled without our consent.

Other than as provided under the Investigation, Defense And Settlements and Supplementary Payments sections of this contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage.

Advertising Injury And Personal Injury Liability Coverage

Subject to all of the terms and conditions applicable to Umbrella Coverage B, we will pay, on behalf of the **insured, loss** because of liability:

- imposed by law; or
- assumed in an **insured contract;**

for **advertising injury** or **personal injury** to which this coverage applies.

This coverage applies only to such **advertising injury** or **personal injury** caused by an offense that is first committed during the policy period.

This coverage does not apply to any part of:

A. **loss** to which **underlying insurance** would apply, regardless of whether or not:

1. **underlying insurance** is available; and
2. the applicable **underlying limits** have been exhausted;

B. **loss** to which **underlying limits** apply; or

C. any costs or expenses related to **loss** as described in paragraphs A. or B. above.

We have no obligation under this insurance with respect to any claim or **suit** settled without our consent.

Other than as provided under the Investigation, Defense And Settlements and Supplementary Payments sections of this contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage.

Investigation, Defense And Settlements

Subject to all of the terms and conditions of this insurance, we will have the right and duty to defend the **insured:**

- under Excess Follow-Form Coverage A, against a **suit** in connection with **loss** to which such coverage applies, if the applicable **underlying limits** have been exhausted by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits); or
- under Umbrella Coverage B, against a **suit** to which such coverage applies, even if such **suit** is false, fraudulent or groundless.

We have no duty to defend any person or organization against any claim or **suit:**

- to which this insurance does not apply; or
- if any other insurer has a duty to defend.

When we have the duty to defend, we may, at our discretion, investigate any occurrence or offense and settle any claim or **suit**. In all other cases, we may, at our discretion, participate in the investigation, defense and settlement of any occurrence, offense, claim or **suit**.

Our duty to defend any person or organization ends when we have used up the applicable Limit Of Insurance.

Supplementary Payments

Subject to all of the terms and conditions of this insurance, under Excess Follow-Form Coverage A or Umbrella Coverage B:

A. we will pay, with respect to a claim we investigate or settle, or a **suit** against an **insured** we defend:

1. the expenses we incur.
2. the cost of:
   a. bail bonds; or
   b. bonds required to:
      (1) appeal judgments; or
      (2) release attachments;

   but only for bond amounts within the available Limit Of Insurance. We do not have to furnish these bonds.
3. reasonable expenses incurred by the **insured** at our request to assist us in the investigation or defense of such claim or **suit**, including actual loss of earnings up to $1000 a day because of time off from work.
4. costs taxed against the **insured** in the **suit,** except any:
   a. attorney fees or litigation expenses; or
   b. other loss, cost or expense;

   in connection with any injunction or other equitable relief.
5. prejudgment interest awarded against the **insured** on that part of a judgment we pay. If we make an offer to pay the applicable Limit Of Insurance, we will not pay any prejudgment interest based on that period of time after the offer.

Supplementary Payments *(continued)*

6. interest on the full amount of a judgment that accrues after entry of the judgment and before we have paid, offered to pay or deposited in court the part of the judgment that is within the applicable Limit Of Insurance.

B. Supplementary Payments does not include any fine or other penalty.

C. Supplementary Payments will not reduce the Limits Of Insurance.

Our obligation to make these payments ends when we have used up the applicable Limit Of Insurance.

Coverage Territory

Excess Follow-Form Coverage A

With respect to Excess Follow-Form Coverage A, this insurance applies anywhere that the applicable **underlying insurance** applies.

Umbrella Coverage B

With respect to Umbrella Coverage B, this insurance applies anywhere.

Who Is An Insured/ Excess Follow-Form Coverage A

With respect to Excess Follow-Form Coverage A, the following persons and organizations qualify as **insureds:**

- the Named **Insured** shown in the Declarations; and
- other persons or organizations qualifying as an insured in **underlying insurance,** but not beyond the extent of any limitation imposed under any contract or agreement.

Who Is An Insured/ Umbrella Coverage B

With respect to Umbrella Coverage B, the following persons and organizations qualify as **insureds**.

Sole Proprietorships

If you are an individual, you and your spouse are **insureds;** but you and your spouse are **insureds** only with respect to the conduct of a business of which you are the sole owner.

If you die:

- persons or organizations having proper temporary custody of your property are **insureds;** but they are **insureds** only with respect to the maintenance or use of such property and only for acts until your legal representative has been appointed; and
- your legal representatives are **insureds;** but they are **insureds** only with respect to their duties as your legal representatives. Such legal representatives will assume your rights and duties under this insurance.

Partnerships Or Joint Ventures

If you are a partnership (including a limited liability partnership) or a joint venture, you are an **insured**. Your members, your partners and their spouses are **insureds;** but they are **insureds** only with respect to the conduct of your business.

Who Is An Insured/ Umbrella Coverage B
(continued)

Limited Liability Companies If you are a limited liability company, you are an **insured**. Your members and their spouses are **insureds;** but they are **insureds** only with respect to the conduct of your business. Your managers are **insureds;** but they are **insureds** only with respect to their duties as your managers.

Other Organizations If you are an organization (including a professional corporation) other than a partnership, joint venture or limited liability company, you are an **insured**. Your directors and **officers** are **insureds;** but they are **insureds** only with respect to their duties as your directors or **officers**. Your stockholders and their spouses are **insureds;** but they are **insureds** only with respect to their liability as your stockholders.

Employees Your **employees** are **insureds;** but they are **insureds** only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.

Volunteers Persons who are volunteer workers for you are **insureds;** but they are **insureds** only for acts within the scope of their activities for you and at your direction.

Real Estate Managers Persons (other than your **employees**) or organizations while acting as your real estate managers are **insureds;** but they are **insureds** only with respect to their duties as your real estate managers.

Lessors Of Equipment Persons or organizations from whom you lease equipment are **insureds;** but they are **insureds** only with respect to the maintenance or use by you of such equipment and only if you are contractually obligated to provide them such insurance as is afforded by this contract.

However, no such person or organization is an **insured** with respect to any:

- damages arising out of their sole negligence; or
- **occurrence** that occurs, or offense that is committed, after the equipment lease ends.

Lessors Of Premises Persons or organizations from whom you lease premises are **insureds;** but they are **insureds** only with respect to the ownership, maintenance or use of that particular part of such premises leased to you and only if you are contractually obligated to provide them with such insurance as is afforded by this contract.

However, no such person or organization is an **insured** with respect to any:

- damages arising out of their sole negligence;
- **occurrence** that occurs, or offense that is committed, after you cease to be a tenant in the premises; or
- structural alteration, new construction or demolition operations performed by or on behalf of them.

Who Is An Insured/ Umbrella Coverage B
(continued)

Subsidiary Or Newly Acquired Or Formed Organizations

If there is no other insurance available, the following organizations will qualify as named **insureds**:

- a subsidiary organization of the first named **insured** shown in the Declarations of which, at the beginning of the policy period and at the time of loss, such first named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization; or
- a subsidiary organization of the first named **insured** shown in the Declarations that such first named **insured** acquires or forms during the policy period, if at the time of loss such first named **insured** controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization.

Limitations On Who Is An Insured

With respect to Umbrella Coverage B, the following limitations apply to Who Is An Insured.

A. Except to the extent provided under the Subsidiary Or Newly Acquired Or Formed Organizations provision, no person or organization is an **insured** with respect to the conduct of any person or organization that is not shown as a named **insured** in the Declarations.

B. No person or organization is an **insured** with respect to the:

1. ownership, maintenance or use of any assets; or
2. conduct of any person or organization whose assets, business or organization;

you acquire, either directly or indirectly, for any:

- **bodily injury** or **property damage** that occurred; or
- **advertising injury** or **personal injury** arising out of an offense first committed;

in whole or in part, before you, directly or indirectly, acquired such assets, business or organization.

C. No person or organization is an **insured** with respect to the conduct of any partnership (including any limited liability partnership), joint venture or limited liability company that is not shown as a named **insured** in the Declarations.

Limits Of Insurance

With respect to all coverages under this contract, the Limits Of Insurance shown in the Declarations and the rules below fix the most we will pay, regardless of the number of:

- **insureds;**
- claims made or **suits** brought;
- persons or organizations making claims or bringing **suits;**
- vehicles involved; or
- coverages provided in this contract.

Limits Of Insurance *(continued)*

The aggregate limits apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months (starting with the beginning of the policy period shown in the Declarations), provided the applicable aggregate limits in **underlying insurance** apply in such manner. If the aggregate limits in **underlying insurance** do not so apply, the applicable aggregate limits of this insurance will apply to the entire policy period and not separately to any portion (whether annual or otherwise) thereof.

If the policy period is extended after issuance, the additional period will be deemed part of the last preceding period for purposes of determining the Limits Of Insurance.

Excess Coverage Other Aggregate Limit

Subject to the Each Occurrence Limit, the Excess Coverage Other Aggregate Limit is the most we will pay for the sum of **loss** under Excess Follow-Form Coverage A, except **loss:**

- included in the products-completed operations hazard;
- arising out of advertising injury or personal injury; or
- otherwise covered by **underlying insurance,** but to which no aggregate limit in such **underlying insurance** applies.

The Excess Coverages Other Aggregate Limit will apply separately to **loss** in the same manner as each aggregate limit so applies in each coverage or policy described in the Schedule Of Underlying Insurance.

Umbrella Coverages Aggregate Limit

Subject to the Each Occurrence Limit, the Umbrella Coverages Aggregate Limit is the most we will pay for the sum of **loss** under Umbrella Coverages, except **loss**:

- included in the **products-completed operations hazard;** or
- arising out of **advertising injury** or **personal injury**.

Products–Completed Operations Aggregate Limit

Subject to the Each Occurrence Limit, the Products-Completed Operations Aggregate Limit is the most we will pay for the sum of **loss** included in the products-completed operations hazard, even if such **loss** is or otherwise would be covered in whole or in part under more than one coverage.

Advertising Injury And Personal Injury Aggregate Limit

The Advertising Injury And Personal Injury Aggregate Limit is the most we will pay for the sum of **loss** for advertising injury and personal injury, even if such **loss** is or otherwise would be covered in whole or in part under more than one coverage.

Each Occurrence Limit

The Each Occurrence Limit is the most we will pay for the sum of **loss** arising out of any one occurrence, even if such **loss** is or otherwise would be covered in whole or in part under more than one coverage.

Any amount paid for **loss** will reduce the amount of the applicable aggregate limit available for any other payment.

If the applicable aggregate limit has been reduced to an amount that is less than the Each Occurrence Limit, the remaining amount of such aggregate limit is the most that will be available for any other payment.

When Excess Follow-Form Coverage A Applies (Drop Down)

Subject to all of the terms and conditions of this insurance, with respect to Excess Follow-Form Coverage A, if the applicable **underlying limits** are:

- reduced by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits), Excess Follow-Form Coverage A will drop down to apply in excess of the remaining amount of the applicable **underlying limits;** or
- exhausted by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits), Excess Follow-Form Coverage A will apply in the same manner as the applicable **underlying insurance** would have applied but for such exhaustion.

Exclusions/ Excess Follow-Form Coverage A

With respect to Excess Follow-Form Coverage A, the following exclusions apply.

Pollution

A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants,** other than as described in paragraph C. below.

B. Paragraph A. above does not apply to:

1. bodily injury or property damage included in the products-completed operations hazard;
2. bodily injury or property damage:
   a. caused by the escape of operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of mobile equipment or its parts;
   b. if sustained within a building and caused by the release of gaseous irritants or contaminants from materials brought into that building, in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or
   c. resulting from your other ongoing contracting operations;
3. bodily injury if sustained within a building and caused by the escape of gaseous irritants or contaminants from equipment used to heat that building;
4. bodily injury or property damage caused by heat, smoke or fumes from a **hostile fire;** or
5. bodily injury or property damage resulting from the ownership, maintenance or use of an auto.

C. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants:**

1. which are or were at any time transported, handled, stored, disposed of, processed or treated as waste by or for any:
   a. **insured;** or
   b. person or organization for whom any **insured** may be legally responsible.
2. at or from any premises, site or location:
   a. which is or was at any time used by or for any **insured** or others for the handling, storage, disposal, processing or treatment of waste; or

Exclusions/ Excess Follow-Form Coverage A

Pollution (continued)

b. on which any **insured** or any contractor or subcontractor working directly or indirectly on any **insured**'s behalf is performing operations, if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants**.

D. This insurance does not apply to any loss, cost or expense arising out of any:

1. request, demand, order, or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants;** or

2. claim or proceeding by or on behalf of any governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **pollutants**.

Paragraph D. above does not apply to the liability for damages, for property damage, that the **insured** would have in the absence of such request, demand, order or regulatory or statutory requirement, or such claim or proceeding by or on behalf of a governmental authority.

This exclusion applies regardless of whether or not the pollution was accidental, expected, gradual, intended, preventable or sudden.

Obligations Of Underlying Insurance

This insurance does not apply to any liability or loss, cost or expense for which the liability or obligation under **underlying insurance** is by law unlimited.

Underlying Insurance Exclusions

Notwithstanding anything to the contrary set forth in any other provision of this contract, this insurance does not apply to any liability or loss, cost or expense to which the terms and conditions of **underlying insurance** do not apply.

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage

With respect to Umbrella Coverage B, Bodily Injury And Property Damage Liability Coverage, the following exclusions apply.

Aircraft: Owned Or Rented Without Crew

This insurance does not apply to **bodily injury** or **property damage** arising out of the ownership, maintenance, use (use includes operation and **loading or unloading**) or entrustment to others of any aircraft owned or operated by or loaned or rented to any **insured**.

This exclusion does not apply to an aircraft that is:

- loaned or rented to you with a paid, trained crew; and
- not owned, in whole or in part, by any **insured**.

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage
(continued)

Autos: U.S.A., Canada Or Puerto Rico

This insurance does not apply to **bodily injury** or **property damage** arising out of the ownership, maintenance, use (use includes operation and **loading or unloading**) or entrustment to others of any **auto** owned or operated by or loaned or rented to any **insured**.

This exclusion does not apply to **bodily injury** or **property damage** caused by an **occurrence** that takes place outside of the United States of America (including its possessions or territories), Canada and Puerto Rico.

Damage To Impaired Property Or Property Not Physically Injured

This insurance does not apply to **property damage** to:

- **impaired property;** or
- property that has not been physically injured;

arising out of any:

- defect, deficiency, inadequacy or dangerous condition in **your product** or **your work;** or
- delay or failure by you or anyone acting on your behalf to perfom a contract or agreement in accordance with its terms and conditions.

This exclusion does not apply to the loss of use of other tangible property resulting from sudden and accidental physical injury to **your product** or **your work** after it has been put to its intended use.

Damage To Insureds Property

This insurance does not apply to **property damage** to any property:

- owned by you; or
- of any **insured,** that is in the care, control or custody of any other **insured**.

Damage To Your Product

This insurance does not apply to **property damage** to **your product** arising out of it or any part of it.

Damage To Your Work Or Related Property

This insurance does not apply to **property damage** to:

- **your work** arising out of it or any part of it;
- that particular part of real property on which you or any contractor or subcontractor working directly or indirectly on your behalf is performing operations, if the **property damage** arises out of those operations; or
- that particular part of any property that must be restored, repaired or replaced because your **work** was incorrectly performed on it.

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage
(continued)

Expected Or Intended Injury

This insurance does not apply to **bodily injury** or **property damage** arising out of an act that:

- is intended by the **insured;** or
- would be expected from the standpoint of a reasonable person in the circumstances of the **insured;**

to cause **bodily injury** or **property damage,** even if the actual **bodily injury** or **property damage** is of a different degree or type than intended or expected.

This exclusion does not apply to **bodily injury** or **property damage** resulting from the use of reasonable force to protect persons or tangible property.

Loss In Progress

This insurance does not apply to **bodily injury** or **property damage** that is a change, continuation or resumption of any **bodily injury** or **property damage** known by you, prior to the beginning of the policy period, to have occurred.

Bodily injury or **property damage** will be deemed to be known by you:

A. if such injury or damage is known by, or should have been known from the standpoint of a reasonable person in the circumstances of:
   1. you;
   2. any of your directors, managers, members, **officers** (or their designees) or partners (whether or not an **employee**); and

B. when any person described in paragraph A. above:
   1. reports all, or any part, of any such injury or damage to us or any other insurer;
   2. receives a claim or a demand for damages because of any such injury or damage; or
   3. becomes aware that any such injury or damage has occurred or has begun to occur.

Watercraft: Owned

This insurance does not apply to **bodily injury** or **property damage** arising out of the ownership, maintenance, use (use includes operation and **loading or unloading**) or entrustment to others of any watercraft owned or operated by or loaned or rented to any **insured**.

This exclusion does not apply to a watercraft:

- while ashore on premises owned by or rented to you; or
- that is not owned, in whole or in part, by any **insured**.

Exclusions/ Umbrella Coverage B Advertising Injury/ Personal Injury

With respect to Umbrella Coverage B, Advertising Injury And Personal Injury Liability Coverage, the following exclusions apply.

Breach Of Contract

This insurance does not apply to **advertising injury** or **personal injury** arising out of breach of contract.

Continuing Offenses

This insurance does not apply to **advertising injury** or **personal injury** that arises out of that part of an offense that continues or resumes after the later of the end of the policy period of:

A. this insurance; or

B. a subsequent, continuous renewal or replacement of this insurance, that:

1. is issued to you by us or by an affiliate of ours;
2. remains in force while the offense continues; and
3. would otherwise apply to **advertising injury** and **personal injury**.

Crime Or Fraud

This insurance does not apply to **advertising injury** or **personal injury** arising out of any criminal or fraudulent conduct committed by or with the consent or knowledge of the **insured**.

Expected Or Intended Injury

This insurance does not apply to **advertising injury** or **personal injury** arising out of an offense, committed by or behalf of the **insured,** that:

- is intended by such **insured;** or
- would be expected from the standpoint of a reasonable person in the circumstances of such **insured;**

to cause injury.

Failure To Conform To Representations Or Warranties

This insurance does not apply to **advertising injury** or **personal injury** arising out of the failure of goods, products or services to conform with any electronic, oral, written or other representation or warranty of durability, fitness, performance, quality or use.

Internet Activities

This insurance does not apply to **advertising injury** or **personal injury** arising out of:

- controlling, creating, designing or developing of another's Internet site;
- controlling, creating, designing, developing, determining or providing the content or material of another's Internet site;
- controlling, facilitating or providing, or failing to control, facilitate or provide, access to the Internet or another's Internet site; or
- publication of content or material on or from the Internet, other than material developed by you or at your direction.

Prior Offenses

This insurance does not apply to **advertising injury** or **personal injury** arising out of any offense first committed before the beginning of the policy period.

Exclusions/ Umbrella Coverage B Advertising Injury/ Personal Injury
(continued)

Publications With Knowledge Of Falsity

This insurance does not apply to **advertising injury** or **personal injury** arising out of any electronic, oral, written or other publication of material by or with the consent of the **insured:**

- with knowledge of its falsity; or
- if a reasonable person in the circumstances of such **insured** would have known such material to be false.

Wrong Description Of Prices

This insurance does not apply to **advertising injury** or **personal injury** arising out of the wrong description of the price of goods, products or services.

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage/ Advertising Injury/ Personal Injury

With respect to Umbrella Coverage B, Bodily Injury And Property Damage Liability Coverage and Advertising Injury And Personal Injury Liability Coverage, the following exclusions apply.

Employee Or Worker Injury

A. This insurance does not apply to **bodily injury, property damage, advertising injury** or **personal injury** sustained by an **employee** or **temporary worker** of the **insured** arising out of and in the course of:

   1. employment by the **insured;** or
   2. performing duties related to the conduct of the **insured**'s business.

B. This insurance does not apply to **bodily injury, property damage, personal injury** or **advertising injury** sustained by the brother, child, parent, sister or spouse of such injured person, as a consequence of any injury or damage described in paragraph A. above.

This exclusion applies:

- whether the **insured** may be liable as an employer or in any other capacity; and
- to any obligation to share damages with or repay someone else who must pay damages because of any injury or damage described in paragraphs A. or B. above.

Enhancement, Maintenance Or Prevention Expenses

This insurance does not apply to any loss, cost or expense incurred by you or others for any:

A. enhancement or maintenance of any property; or

B. prevention of any injury or damage to any:

   1. person or organization; or
   2. property you own, rent or occupy.

Intellectual Property Laws Or Rights

This insurance does not apply to any actual or alleged **bodily injury, property damage, advertising injury** or **personal injury** arising out of, giving rise to or in any way related to any actual or alleged:

- assertion; or
- infringement or violation;

by any person or organization (including any **insured**) of any **intellectual property law or right,** regardless of whether this insurance would otherwise apply to all or part of any such actual or alleged injury or damage in the absence of any such actual or alleged assertion, infringement or violation.

This exclusion applies, unless such injury:

- is caused by an offense described in the definition of **advertising injury;** and
- does not arise out of, give rise to or in any way relate to any actual or alleged assertion, infringement or violation of any **intellectual property law or right,** other than one described in the definition of **advertising injury**.

Pollution

A. This insurance does not apply to **bodily injury, property damage, advertising injury** or **personal injury** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**.

B. This insurance does not apply to any loss, cost or expense arising out of any:

1. request, demand, order or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **pollutants;** or
2. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **pollutants**.

This exclusion applies regardless of whether or not the pollution was accidental, expected, gradual, intended, preventable or sudden.

Recall Of Products, Work Or Impaired Property

This insurance does not apply to damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- **your product;**
- **your work;** or
- **impaired property;**

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage/ Advertising Injury/ Personal Injury

Recall Of Products, Work Or Impaired Property (continued)

if such product, work or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

Policy Exclusions

With respect to all coverages under this contract, the following exclusions apply.

Asbestos

A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of **asbestos**.

B. This insurance does not apply to any loss, cost or expense arising out of any:

1. request, demand, order or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **asbestos;** or
2. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **asbestos**.

Coverages/ Laws, Various

This insurance does not apply to any liability or loss, cost or expense or obligation of any **insured** under any:

- medical expenses or payments coverage;
- no-fault law;
- personal injury protection coverage;
- underinsured or uninsured financial responsibility law;
- workers' compensation, disability benefits or unemployment compensation law; or
- similar coverage or law.

Employee Retirement Income Security Laws

This insurance does not apply to any liability or loss, cost or expense or obligation of any **insured** under the United States of America Employees' Retirement Income Security Act (E.R.I.S.A.) of 1974 or any similar law, as now constituted or hereafter amended.

Employment-Related Practices

A. This insurance does not apply to any liability or loss, cost or expense in connection with any damages sustained at any time by any person, whether or not sustained in the course of employment by any **insured**, arising out of any employment-related act, omission, policy, practice or representation directed at such person, occurring in whole or in part at any time, including any:

1. arrest, detention or imprisonment;

Employment-Related Practices (continued)

2. breach of any express or implied covenant;
3. coercion, criticism, humiliation, prosecution or retaliation;
4. defamation or disparagement;
5. demotion, discipline, evaluation or reassignment;
6. discrimination, harassment or segregation;
7. a. eviction; or
   b. invasion or other violation of any right of occupancy;
8. failure or refusal to advance, compensate, employ or promote;
9. invasion or other violation of any right of privacy or publicity;
10. termination of employment; or
11. other employment-related act, omission, policy, practice, representation or relationship in connection with any **insured** at any time.

B. This insurance does not apply to any liability or loss, cost or expense in connection with any damages sustained at any time by the brother, child, parent, sister or spouse of such person at whom any employment-related act, omission, policy, practice or representation is directed, as described in paragraph A. above, as a consequence thereof.

This exclusion applies:

- whether the **insured** may be liable as an employer or in any other capacity; and
- to any obligation to share damages with or repay someone else who must pay damages because of any of the foregoing.

Nuclear Energy

A. This insurance does not apply to any liability or loss, cost or expense:

1. with respect to which any **insured** under this policy also has status as an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would have had status as an insured under any such policy but for its termination upon exhaustion of its limit of insurance; or
2. arising out of the **nuclear hazardous properties** of **nuclear material** and with respect to which:
   a. any person or organization is required to maintain financial protection pursuant to the United States of America Atomic Energy Act of 1954, or any law amendatory thereof; or
   b. the **insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. This insurance does not apply to any liability or loss, cost or expense arising out of the **nuclear hazardous properties** of **nuclear material:**

1. if the **nuclear material:**
   a. is at any **nuclear facility** owned by, or operated by or on behalf of, any **insured;**

Policy Exclusions

Nuclear Energy (continued)

b. has been discharged or dispersed therefrom; or is contained in **nuclear spent fuel** or **nuclear waste** at any time transported, handled, stored, disposed of, processed, treated, possessed or used by or on behalf of any **insured;** or

2. in any way related to the furnishing by any **insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**. But if such facility is located within the United States of America (including its possessions or territories) or Canada, this subparagraph 2. applies only to **nuclear property damage** to such **nuclear facility** and any property thereat.

Conditions

With respect to all coverages under this contract, the following conditions apply.

Appeals

We may, at our discretion, initiate or participate in an appeal of a judgment, if such judgment may result in a payment under this insurance.

If we initiate or participate in an appeal, we will pay our costs of the appeal. But in no case will the amount we pay for **loss** exceed the Limits Of Insurance.

Audit Of Books And Records

We may audit your books and records as they relate to this insurance at any time during the term of this policy and up to three years afterwards.

Bankruptcy

Bankruptcy or insolvency of the **insured** or of the **insured'**s estate will not relieve us of our obligations under this insurance.

Cancellation

The first named **insured** may cancel this policy or any of its individual coverages at any time by sending us a written request or by returning the policy and stating when thereafter cancellation is to take effect.

We may cancel this policy or any of its individual coverages at any time by sending to the first named **insured** a notice sixty (60) days, or twenty (20) days in the event of non-payment of premium, in advance of the cancellation date. Our notice of cancellation will be mailed to the first named **insured**'s last known address and will indicate the date on which coverage is terminated. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

The earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable.

Changes

This policy can only be changed by a written endorsement that becomes part of this policy. The endorsement must be signed by one of our authorized representatives.

Compliance By Insureds

We have no duty to provide coverage under this policy unless you and any other involved **insured** have fully complied with all of the terms and conditions of the policy.

Conditions
(continued)

Conformance

Any terms of this insurance which are in conflict with the applicable statutes of the State in which this policy is issued are amended to conform to such statutes.

Disclosures And Representations

We have issued this insurance:

- Based upon representations you made to us; and
- in reliance upon your representatives.

Unintentional failure of an employee of the **insured** to disclose a hazard or other material information will not violate this condition, unless an officer (whether or not an employee) of any **insured** or an officer's designee knows about such hazard or other material information.

Duties In The Event Of Occurrence, Offense, Claim Or Suit

A. You must see to it that we and any insurers of **underlying insurance** are notified as soon as practicable of any occurrence or offense that may result in a claim, if the claim may involve us or other insurers. To the extent possible, notice should include:

   1. how, when and where the occurrence or offense happened;
   2. the names and addresses of any injured persons and witnesses; and
   3. the nature and location of any injury or damage arising out of the occurrence or offense.

   Notice of an occurrence or offense is not notice of a claim.

B. If a claim is made or **suit** is brought against any **insured,** you must:

   1. immediately record the specifics of the claim or **suit** and the date received;
   2. notify us and any other insurers as soon as practicable; and
   3. see to it that we receive written notice of the claim or **suit** as soon as practicable.

C. You and any other involved **insured** must:

   1. immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or **suit;**
   2. authorize us to obtain records and other information;
   3. cooperate with us and any other insurers in the:
      a. investigation or settlement of the claim; or
      b. defense against the **suit;** and
   4. assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the **insured** because of loss to which this insurance may also apply.

D. No **insureds** will, except at that **insured's** own cost, make any payment, assume any obligation or incur any expense without our consent.

E. Notice given by or on behalf of:

   1. the **insured;**

Conditions

Duties In The Event Of Occurrence, Offense, Claim Or Suit (continued)

2. the injured person; or
3. any other claimant;

to a licensed agent of ours with particulars sufficient to identify the **insured** shall be deemed notice to us.

F. Knowledge of an occurrence or offense by an agent or employee of the **insured** will not constitute knowledge by the **insured,** unless an officer (whether or not an employee) of any **insured** or an officer's designee knows about such occurrence or offense.

G. Failure of an agent or employee of the **insured,** other than an officer (whether or not an employee) of any **insured** or an officer's designee, to notify us of an occurrence or offense which such person knows about will not affect the insurance afforded to you.

H. If a claim or loss does not reasonably appear to involve either this insurance or any **underlying insurance,** but it later develops into a claim or loss to which this insurance applies, the failure to report it to us will not violate this condition, provided the **insured** gives us immediate notice as soon as the **insured** is aware that this insurance may apply to such claim or loss.

First Named Insured

The person or organization first named in the Declarations is primarily responsible for payment of all premiums. The first named **insured** will act on behalf of all other named **insureds** for the giving and receiving of notice of cancellation or nonrenewal and the receiving of any return premiums that become payable under this policy.

Inspections And Surveys

We may:

- make inspections and surveys at any time;
- give you reports on the conditions we find; and
- recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

- are safe or healthful; or
- comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization, which makes insurance inspections, surveys, reports or recommendations for us.

Joint Duties In Non-Admitted Jurisdictions

With respect to an occurrence, offense, claim or **suit,** to which this insurance applies, that arises in a **non-admitted jurisdiction:**

A. we have no duty to defend any person or organization against any claim or **suit;** but we may, at our discretion, assume control of or participate in any investigation, defense, settlement or recovery proceedings.

B. you and any other **insured** must:

Joint Duties In Non-Admitted Jurisdictions (continued)

1. make such investigation, defense or settlement as we deem reasonable;
2. obtain our approval for any payment; and
3. effect approved payments to others, in accordance with the terms and conditions of this insurance.

C. we will reimburse funds to the **insured** for payments approved by us for:

1. **loss;** and
2. expenses and other payments; to which this insurance applies.

D. we will make those reimbursements:

1. in a jurisdiction that is mutually acceptable; and
2. until we have used up the applicable Limits Of Insurance.

Legal Action Against Us

No person or organization has a right under this insurance to:

- join us as a party or otherwise bring us into a **suit** seeking damages from an **insured;** or
- sue us on this insurance unless all of the terms and conditions of this insurance have been fully complied with.

A person or organization may sue us to recover on an **agreed settlement** or on a final judgment against an **insured** obtained after an actual:

- trial in a civil proceeding; or
- arbitration or other alternative dispute resolution proceeding;

but we will not be liable for damages that are not payable under the terms and conditions of this insurance or that are in excess of the applicable Limits Of Insurance.

Maintenance Of Underlying Insurance And Underlying Limits

We have issued this insurance in reliance upon representations made by you about **underlying insurance** and **underlying limits**. You must see to it that:

- **underlying insurance** is and remains valid and in full force and effect.
- **underlying insurance** will not be cancelled, non-renewed or rescinded without replacement by coverage to which we agree.
- the terms and conditions of **underlying insurance** will not materially change, unless we agree otherwise.
- the terms and conditions of renewals or replacements of **underlying insurance,** shown in the Schedule Of Underlying Insurance, will be materially the same as the prior coverage, unless we agree otherwise.
- the **underlying limits** are and remain available, regardless of any bankruptcy, insolvency or other financial impairment of any insurer or any other person or organization.
- the **underlying limits,** shown in the Schedule Of Underlying Insurance, will not be reduced or exhausted, except for the reduction or exhaustion by payment of judgments, settlements or related costs or expenses (if such costs or expenses reduce such limits).

Conditions

Maintenance Of Underlying Insurance And Underlying Limits (continued)

Failure to comply with this condition will not invalidate this insurance. But in the case of any such failure, our obligation or liability will not exceed that which would have applied absent any failure to comply with this condition.

You must notify us as soon as practicable if any **underlying insurance** is no longer valid or in full force or effect.

Other Insurance

If other valid and collectable insurance is available to the **insured** for loss we would otherwise cover under this insurance, our obligations are limited as follows.

This insurance is excess over any **other insurance,** whether primary, excess, contingent or on any other basis.

We will have no duty to defend the **insured** against any **suit** if any provider of any other insurance has a duty to defend such **insured** against such **suit**.

We will pay only our share of the amount of **loss**, if any, that exceeds the sum of the total:

- amount that all **other insurance** would pay for loss in the absence of this insurance; and
- of all deductible and self-insured amounts under all **other insurance**.

This insurance is not subject to the terms or conditions of any **other insurance**.

Separation Of Insureds

Except with respect to the Limits Of Insurance, and any rights or duties specifically assigned in this insurance to the first named **insured,** this insurance applies:

- as if each named **insured** were the only named **insured;** and
- separately to each **insured** against whom claim is made or **suit** is brought.

Titles Of Paragraphs

The titles of the various paragraphs of this policy and endorsements, if any, attached to this policy are inserted solely for convenience or reference and are not to be deemed in any way to limit or affect the provisions to which they relate.

Transfer Of Rights And Duties

Your rights and duties under this insurance may not be transferred without our written consent. However, if you die, then your rights and duties will be transferred to your legal representative, but only while acting within the scope of duties as your legal representative, or to anyone having temporary custody of your property until your legal representative has been appointed.

Transfer Or Waiver Of Rights Of Recovery Against Others

We will waive the right of recovery we would otherwise have had against another person or organization for loss to which this insurance applies, provided the **insured** has waived their rights of recovery against such person or organization in a contract or agreement that is executed before loss.

To the extent that the **insured**'s rights to recover all or part of any payment made under this insurance have not been waived, those rights are transferred to us. The **insured** must do nothing after loss to impair them. At our request, the **insured** will bring **suit** or transfer those rights to us and help us enforce them.

Conditions

Transfer Or Waiver Of Rights Of Recovery Against Others (continued)

Any amount recovered will be apportioned as follows:

- first, we shall receive all amounts recovered until we have been fully reimbursed for all amounts we have incurred, including costs or expenses of such recovery proceedings.
- Then, you are entitled to claim for any further amount recovered.

When We Do Not Renew

If we decide not to renew this policy, we will mail or deliver to the first named **insured** stated in the Declarations written notice of the nonrenewal not less than sixty (60) days before the expiration date. If notice of nonrenewal is mailed, proof of mailing will be sufficient proof of notice.

Definitions/ Umbrella Coverage B

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Advertisement

Advertisement means an electronic, oral, written or other notice, about goods, products or services, designed for the specific purpose of attracting the general public or a specific market segment to use such goods, products or services.

Advertisement does not include any e-mail address, Internet domain name or other electronic address or metalanguage.

Advertising Injury

Advertising injury means injury, other than **bodily injury, property damage** or **personal injury,** sustained by a person or organization and caused by an offense of infringing, in that particular part of your **advertisement** about your goods, products or services, upon their:

- copyrighted **advertisement;** or
- registered collective mark, registered service mark or other registered trademarked name, slogan, symbol or title**.**

Auto

Auto means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment. But **auto** does not include mobile equipment.

Bodily Injury

Bodily injury means physical:

- injury;
- sickness; or
- disease;

sustained by a person, including resulting death, humiliation, mental anguish, mental injury or shock at any time. All such loss shall be deemed to occur at the time of the physical injury, sickness or disease that caused it.

Employee

Employee includes a **leased worker**. **Employee** does not include a **temporary worker**.

Impaired Property

Impaired property means tangible property, other than **your product** or **your work,** that cannot be used or is less useful because:

- it incorporates **your product** or **your work** that is known or thought to be defective, deficient, inadequate or dangerous; or
- you have failed to fulfill the terms or conditions of a contract or agreement;

if such property can be restored to use by:

- the repair, replacement, adjustment or removal of **your product** or **your work;** or
- your fulfilling the terms or conditions of the contract or agreement.

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Insured Contract

Insured contract means an oral or written contract or agreement pertaining to your business, in which you assume the tort liability of another person or organization to pay damages, to which this insurance applies, sustained by a third person or organization, provided the injury or damage occurs, or is caused by an offense that is first committed, after the execution of such contract or agreement.

Intellectual Property Law Or Right

Intellectual property law or right means any:

- certification mark, copyright, patent or trademark (including collective or service marks);
- right to, or judicial or statutory law recognizing an interest in, any trade secret or confidential or proprietary non-personal information;
- other right to, or judicial or statutory law recognizing an interest in, any expression, idea, likeness, name, slogan, style of doing business, symbol, title, trade dress or other intellectual property; or
- other judicial or statutory law concerning piracy, unfair competition or other similar practices.

Leased Worker

Leased worker means a person leased to a party by a labor leasing firm, in a contract or agreement between such party and the labor leasing firm, to perform duties related to the conduct of the party's business. **Leased worker** does not include a **temporary worker**.

Loading Or Unloading

Loading or unloading:

A. means the handling of property:

1. after it is moved from the place where it is accepted for movement into or onto an aircraft, **auto** or watercraft;
2. while it is in or on an aircraft, **auto** or watercraft; or
3. while it is being moved from an aircraft, **auto** or watercraft to the place where it is finally delivered.

B. does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, **auto** or watercraft.

Occurrence

Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

Officer

Officer means a person holding any of the officer positions created by an organization's charter, constitution, by-laws or any other similar governing document.

Definitions/ Umbrella Coverage B (continued)

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Personal Injury

Personal injury means injury, other than **bodily injury, property damage** or **advertising injury,** caused by an offense of:

A. false arrest, false detention or other false imprisonment;

B. malicious prosecution;

C. wrongful entry into, wrongful eviction of a person from or other violation of a person's right of private occupancy of a dwelling, premises or room that such person occupies, if commited by or on behalf of its landlord, lessor or owner;

D. electronic, oral, written or other publication of material that:

1. libels or slanders a person or organization (which does not include disparagement of goods, products, property or services); or

2. violates a person's right of privacy;

E. discrimination, harrassment or segregation based on a person's protected human characteristics as established by law.

Products-Completed Operations Hazard

Products-completed operations hazard:

A. includes all **bodily injury** and **property damage** taking place away from premises owned or occupied by or loaned or rented to you and arising out of **your product** or **your work,** except:

1. products that are still in your physical possession; or

2. work that has not yet been completed or abandoned.

Your work will be deemed completed when:

- all of the work called for in your contract or agreement has been completed.
- all of the work to be performed at the site has been completed, if your contract or agreement calls for work at more than one site.
- that part of the work completed at a site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

B. does not include **bodily injury** or **property damage** arising out of:

1. the transportation of property, unless the injury or damage results from a condition in or on a vehicle not owned or operated by or loaned or rented to you and that condition was created by the **loading or unloading** of that vehicle by any **insured**;

2. the existence of tools, uninstalled equipment or abandoned or unused materials; or

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Products-Completed Operations Hazard (continued)

3. products or operations for which the classification in our rules indicates that such products or operations are not subject to the Products-Completed Operations Aggregate Limits Of Insurance.

Property Damage

Property damage means:

- physical injury to tangible property, including resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

Tangible property does not include any software, data or other information that is in electronic form.

Temporary Worker

Temporary worker means a person who is furnished to a party to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

Your Product

Your product:

A. means any:

1. goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
   a. you;
   b. others trading under your name; or
   c. a person or organization whose assets or business you have acquired; and
2. containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

B. includes:

1. representations or warranties made at any time with respect to the durability, fitness, performance, quality or use of **your product;** and
2. the providing of or failure to provide instructions or warnings.

C. does not include vending machines or other property loaned or rented to or located for the use of others but not sold.

Your Work

Your work:

A. means any:

1. work or operations performed by:
   a. you or on your behalf; or
   b. a person or organization whose assets or business you have acquired; and

Definitions/ Umbrella Coverage B

WITH RESPECT TO UMBRELLA COVERAGE B, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Your Work (continued)

2. materials, parts or equipment furnished in connection with such work or operations.

B. includes:

1. representations or warranties made at any time with respect to the durability, fitness, performance, quality or use of **your work;** and

2. the providing of or failure to provide instructions or warnings.

Policy Definitions

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Agreed Settlement

Agreed settlement means a settlement and release of liability signed by us, the **insured** and the claimant or the claimant's legal representative.

Asbestos

Asbestos means asbestos in any form, including its presence or use in any alloy, by-product or other material or waste. Waste includes material to be recycled, reconditioned or reclaimed.

Hostile Fire

Hostile fire means one, which becomes uncontrollable or breaks out from where it was intended to be.

Insured

Insured means a person or an organization qualifying as an **insured** in the Who Is An Insured sections of this contract.

Loss

Loss:

- means damages that the **insured** becomes legally obligated to pay because of injury or damage.
- does not include sums properly deducted for recoveries or salvage.

Non-Admitted Jurisdiction

Non-admitted jurisdiction means any jurisdiction where we are:

- not licensed or permitted by law to issue insurance; or
- prevented by law or otherwise from investigating, defending or settling an occurrence, offense, claim or **suit**.

Policy Definitions
(continued)

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Nuclear Facility

Nuclear facility means any:

A. **nuclear reactor;**

B. equipment or device designed or used for:

1. separating the isotopes of plutonium or uranium;
2. processing or utilizing **nuclear spent fuel;** or
3. handling, processing or packaging **nuclear waste;**

C. equipment or device used for the processing, fabricating or alloying of **nuclear material** if at any time the total amount of such material in the custody of the **insured** at the premises where such equipment or device is located consists of or contains more than:

1. twenty-five (25) grams of plutonium or uranium 233, or any combination thereof: or
2. two-hundred-fifty (250) grams of uranium 235; or

D. structure, basin, excavation, premises or place prepared or used for the storage or disposal of **nuclear waste;**

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

Nuclear Hazardous Properties

Nuclear hazardous properties include radioactive, toxic or explosive properties.

Nuclear Material

Nuclear material means **by-product material, source material** or **special nuclear material**.

By-product material, source material and **special nuclear material** have the meanings given them in the United States of America Atomic Energy Act of 1954 or in any law amendatory thereof.

Nuclear Property Damage

Nuclear property damage includes all forms of radioactive contamination of property.

Nuclear Reactor

Nuclear reactor means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

Nuclear Spent Fuel

Nuclear spent fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**.

Policy Definitions
(continued)

WITH RESPECT TO ALL COVERAGES UNDER THIS CONTRACT, WHEN USED WITH RESPECT TO INSURANCE UNDER THIS CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW.

Nuclear Waste

Nuclear waste means any waste material:

- containing **nuclear material,** other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content; and
- resulting from the operation by any person or organization of any **nuclear facility** described in subparagraphs A. or B. of the definition of **nuclear facility**.

Other Insurance

Other insurance means any insurance affording coverage that this insurance would also afford. **Other insurance** includes any type of self-insurance or other mechanism arranged for funding of **loss**.

Other insurance does not include **underlying insurance** or insurance negotiated specifically to apply in excess of this insurance.

Pollutants

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.

Suit

Suit means a civil proceeding in which damages, to which this insurance applies, are sought. **Suit** includes an arbitration or other dispute resolution proceeding in which such damages are sought and to which the **insured** must submit or does submit with our consent.

Underlying Insurance

Underlying insurance means the coverages for the hazards described in the Schedule Of Underlying Insurance and the next renewal or replacement insurance thereof.

Underlying Limits

Underlying limits means the sum of amounts:

A. shown for the hazards described in the Schedule Of Underlying Insurance, consisting of amounts:

   1. available under applicable **underlying insurance;** and
   2. any **insured** must pay because **underlying insurance,** as represented by you, is not available, regardless of the reason;

B. available under any applicable antecedent, renewal or replacement of **underlying insurance;**

C. of any allocation, deductible, participation, retention or other self-insurance applicable to the insurance described in paragraphs A. and B. above; and

D. any reinstatement of limits or supplemental or other limits available under the insurance described in paragraphs A. and B. above.

Underlying Limits (continued)

If amounts available under the applicable **underlying insurance,** described in the Schedule Of Underlying Insurance, are greater or less than the amount, shown in such Schedule, then the greater of such amounts shall apply in the computation of **underlying limits**.

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
Effective Date	OCTOBER 1, 2026		
Policy Number	7997-83-87		
Insured	COMMUNITY ASSOCIATIONS PG, INC.		
Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	September 14, 2026		

The following changes are made as respects exposures in the state of Illinois.

Under Conditions, the provisions titled Cancellation and When We Do Not Renew are deleted and replaced by the following:

Conditions

Cancellation

The first named **insured** shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.

Cancellation By Us Of Policies In Effect For Fewer Than 60 Days

If this policy is a new policy and has been in effect for fewer than 60 days, we may cancel this for any reason by first class mailing of a written notice of cancellation to the first named **insured** and any agent at least:

- 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
- 30 days before the effective date of cancellation, if we cancel for any other reason.

Cancellation By Us Of Policies In Effect For 60 Days Or More

If this policy has been in effect for 60 days or more, or is a renewal or continuation of a policy issued by us, we may cancel this policy only for one or more of the following reasons:

1. nonpayment of premium;
2. material misrepresentation of fact which, if known to us, would have caused us not to issue the policy;
3. substantial change in the risk assumed, except to the extent that we should reasonably have foreseen the change or contemplated the risk in writing the policy;
4. substantial breach of contractual duties, conditions or warranties; or
5. certification of the Director of Insurance of the loss of our reinsurance covering all or a significant portion of the particular policy **insured ,** or determination by the Director of Insurance that continuation of the policy would imperil our solvency or place us in violation of the insurance laws of Illinois.

Conditions

Cancellation (continued)

A written notice of cancellation to the first named **insured** and any agent will be mailed at least:

- 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
- 60 days before the effective date of cancellation, if we cancel for any reason stated in 1. through 5. above.

Notice of cancellation to the first named **insured** will state the effective date and reasons for cancellation. The policy period will end on that date.

A post office certificate of mailing to the first named **insured** or agent at the last known mailing address will be conclusive proof of receipt of notice.

Earned Premium

If we cancel the policy the earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable. If the first named **insured** cancels, the refund will be less than pro rata. The cancellation will be effective even if we have not offered a refund.

When We Do Not Renew

A. If we decide not to renew this policy, we will mail written notice of nonrenewal to the named **insured** and agent, if any, at least 60 days before the expiration date of this policy.

B. Even if we do not comply with these terms, this policy will terminate:

1. on the expiration date, if:

   a. you fail to perform any of your obligations in connection with the payment of the premium for the policy, or any installment payment, whether payable directly to us or our agents or indirectly under any premium finance plan or extension of credit; or

   b. we have indicated our willingness to renew this policy to you or your representative; or

   c. you have notified us or our agent that you do not want to renew this policy; or

2. on the effective date of any other insurance replacing this policy.

C. Any notice of nonrenewal will state the precise reason for nonrenewal.

D. Any notice of nonrenewal will be mailed or delivered to the first named **insured**'s and agent's last known addressees. If notice is mailed, proof of mailing will be sufficient proof of notice.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
Effective Date	OCTOBER 1, 2026		
Policy Number	7997-83-87		
Insured	COMMUNITY ASSOCIATIONS PG, INC.		
Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	September 14, 2026		

Under Conditions, the following condition is added to the policy:

Conditions

Compliance With Applicable Trade Sanctions

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

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Insured	COMMUNITY ASSOCIATIONS PG, INC.		
Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	September 14, 2026		

Under Conditions, the following condition is added.

Conditions

Civil Unions Or Domestic Partnerships

All references in the policy to "spouse" include a party to a civil union or domestic partnership recognized under the applicable law of the jurisdiction having authority.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage

Aircraft: Owned Or Rented Without Crew

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage, the following exclusion titled Aircraft: Owned Or Rented Without Crew is deleted.

Definitions/ Umbrella Coverage B

Auto

Loading or Unloading

Under Definitions/Umbrella Coverage B, the definitions titled Auto and Loading Or Unloading are deleted.

Policy Exclusions

Aircraft

Under Policy Exclusions, the following exclusion is added:

This insurance does not apply to any liability or loss, cost or expense arising out of the ownership, maintenance, use (use includes operation and **loading or unloading**) or entrustment to others of any aircraft owned or operated by or loaned or rented to any **insured**.

Under Policy Definitions, the following definitions are added:

Policy Definitions

Auto

Auto means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment. But **auto** does not include mobile equipment.

Loading or Unloading

Loading or unloading:

A. means the handling of property:

1. after it is moved from the place where it is accepted for movement into or onto an aircraft, **auto** or watercraft;
2. while it is in or on an aircraft, **auto** or watercraft; or
3. while it is being moved from an aircraft, **auto** or watercraft to the place where it is finally delivered.

B. does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, **auto** or watercraft.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Supplementary Payments is deleted in its entirety and replaced by the following:

Supplementary Payments

Subject to all of the terms and conditions of this insurance, under Excess Follow-Form Coverage A or Umbrella Coverage B:

A. we will pay, with respect to a claim we investigate or settle, or a **suit** against an **insured** we defend:

1. the expenses we incur.
2. the cost of:
   a. bail bonds; or
   b. bonds required to:
      (1) appeal judgments; or
      (2) release attachments;

   but only for bond amounts within the available Limit Of Insurance. We do not have to furnish these bonds.
3. reasonable expenses incurred by the **insured** at our request to assist us in the investigation or defense of such claim or **suit**, including actual loss of earnings up to $1000 a day because of time off from work.
4. costs taxed against the **insured** in the **suit**, except any:
   a. attorney fees or litigation expenses; or
   b. other loss, cost or expense;

   in connection with any injunction or other equitable relief.
5. prejudgment interest awarded against the **insured** on that part of a judgment we pay. If we make an offer to pay the applicable Limit Of Insurance, we will not pay any prejudgment interest based on that period of time after the offer.

6. interest on the full amount of a judgment that accrues after entry of the judgment and before we have paid, offered to pay or deposited in court the part of the judgment that is within the applicable Limit Of Insurance.

B. Supplementary Payments does not include any fine or other penalty

C. under Excess Follow-Form Coverage A, if supplementary payments of the applicable **underlying insurance**:

- reduce the limits of **underlying insurance**, then Supplementary Payments made under this coverage will reduce the Limits Of Insurance of this insurance.
- do not reduce the limits of **underlying insurance**, then Supplementary Payments made under this coverage will not reduce the Limits Of Insurance of this insurance.

D. under Umbrella Coverage B, Supplementary Payments will not reduce the Limits Of Insurance.

Our obligation to make these payments ends when we have used up the applicable Limit Of Insurance.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB®

Chubb Commercial Excess And Umbrella Insurance

Endorsement

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Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	September 14, 2026		

Under Policy Exclusions, the following exclusion is added:

Policy Exclusions

Professional Services

This insurance does not apply to any liability or loss, cost or expense arising out of the rendering or failing to render professional service or advice, whether or not that service or advice is ordinary to the **insured**'s profession, regardless of whether a claim or **suit** is brought by a client or any other person or organization.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
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Name of Company	FEDERAL INSURANCE COMPANY		
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Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage, the following exclusion is added:

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage

Alcoholic Beverages

This insurance does not apply to **bodily injury** or **property damage**:

A. arising out of any causing or contributing to the intoxication of any person, including causing or contributing to the intoxication of any person because alcoholic beverages were brought on your premises;

B. arising out of any furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol;

C. for which any person or organization may be held liable by reason of any ordinance, regulation or statute relating to the distribution, gift, sale or use of alcoholic beverages;

D. arising out of any providing or failing to provide transportation with respect to any person that may be under the influence of alcohol; or

E. for which any person or organization may be held liable as an owner or lessor of premises in connection with any circumstances described in subparagraphs A., B., C. or D. above.

This exclusion applies whether or not:

- any charge is made for furnishing or serving alcoholic beverages;
- the purpose of furnishing or serving alcoholic beverages is for financial gain or livelihood; or

Alcoholic Beverages
(continued)

- any license is required for furnishing or serving alcoholic beverages.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Under Exclusions/Umbrella Coverage B Advertising Injury/Personal Injury, the following exclusion is added:

Exclusions/ Umbrella Coverage B Advertising Injury/ Personal Injury

Personal Injury

This insurance does not apply to **personal injury**.

It is agreed that, with respect to Coverages/Umbrella Coverage B, all references in the policy to **personal injury** are deleted and no coverage is provided.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
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Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage, the following exclusion is added:

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage

Products Completed Operations

This insurance does not apply to **bodily injury** or **property damage** arising out of the **products-completed operations hazard**.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Exclusions/Umbrella Coverage B Bodily Injury/ Property Damage/ Advertising Injury/ Personal Injury

Intellectual Property Laws Or Rights

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the exclusion titled Intellectual Property Laws Or Rights is deleted.

Policy Exclusions

Intellectual Property Laws Or Rights

Under Policy Exclusions, the following exclusion is added.

A. This insurance does not apply to any liability, loss, cost or expense arising out of, giving rise to or in any way related to any actual, alleged or threatened:

1. assertion; or
2. infringement or violation;

by any person or organization (including any **insured**) of any **intellectual property law or right**.

B. Further, this insurance does not apply to the entirety of all allegations in any claim or **suit,** if such claim or **suit** includes an allegation of or a reference to an infringement or violation of any **intellectual property law or right,** even if this insurance would otherwise apply to any part of the allegations in the claim or **suit**.

C. This exclusion applies unless the only infringement or violation of an **intellectual property law or right** is an offense described in the definition of **advertising injury** to which this insurance applies.

Under Definitions/Umbrella Coverage B, the following definitions are deleted.

Definitions/Umbrella Coverage B

Advertisement

Advertising Injury

Intellectual Property Law Or Rights

Under Policy Definitions, the following definitions are added.

Policy Definitions

Advertisement

Advertisement means an electronic, oral, written or other notice, about goods, products or services, designed for the specific purpose of attracting the general public or a specific market segment to use such goods, products or services.

Advertisement does not include any e-mail address, Internet domain name or other electronic address or metalanguage.

Advertising Injury

Advertising injury means injury, other than **bodily injury, property damage** or **personal injury,** sustained by a person or organization and caused by an offense of infringing, in that particular part of your **advertisement** about your goods, products or services, upon their:

- copyrighted **advertisement;** or
- **registered** collective mark, registered service mark or other registered trademarked name, slogan, symbol or title.

Intellectual Property Law Or Right

Intellectual property law or right means any:

- certification mark, copyright, patent or trademark (including collective or service marks);
- right to, or judicial or statutory law recognizing an interest in, any trade secret or confidential or proprietary non-personal information;
- other right to, or judicial or statutory law recognizing an interest in, any expression, idea, likeness, name, slogan, style of doing business, symbol, title, trade dress or other intellectual property; or

Endorsement

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Policy Definitions

Intellectual Property Law Or Right
(continued)

- other judicial or statutory law concerning piracy, passing off or similar practices.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
Effective Date	OCTOBER 1, 2026		
Policy Number	7997-83-87		
Insured	COMMUNITY ASSOCIATIONS PG, INC.		
Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	September 14, 2026		

Policy Exclusions

Under Policy Exclusions, the following exclusion is added:

Lead

This insurance does not apply to any liability or loss, cost or expense arising out of:

A. the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of **Lead;** or

B. 1. any request, demand, order or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **Lead;** or

2. any claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **Lead**.

Policy Definitions

Under Policy Definitions, the following Definition is added:

Lead

Lead means the element lead in any form, including its use or presence in any alloy, compound, by-product, or other material or waste. Waste includes materials to be disposed of, recycled, reconditioned or reclaimed.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
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Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	September 14, 2026		

A new section titled Terrorism Provisions is added to the end of this contract.

Terrorism Provisions

Certified Act Of Terrorism Exclusion

This insurance does not apply to any loss, cost or expense arising, directly or indirectly, out of a **certified act of terrorism**.

Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this policy, such as losses excluded by the Nuclear Energy exclusion.

A new section titled Terrorism Definitions is added.

Terrorism Definitions

Certified Act Of Terrorism

Certified act of terrorism means any act that is certified by the Secretary of the Treasury of the United States to be an act:

A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and

B. that results in damage:

1. within the **United States;** or
2. outside of the **United States** in the case of:
   a. an air carrier or vessel as described in the **terrorism law;** or
   b. the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government,

of the **United States**.

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Terrorism Definitions

Certified Act Of Terrorism (continued)

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States;** or
- does not result in property and casualty insurance losses that exceed $5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism Law

Terrorism law means the Terrorism Risk Insurance Act of 2002 as amended.

United States

United States means:

- a **state;** and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

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CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
Effective Date	OCTOBER 1, 2026		
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Insured	COMMUNITY ASSOCIATIONS PG, INC.		
Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	September 14, 2026		

A new section titled Terrorism Provisions is added to the end of this contract.

Terrorism Provisions

Cap On Certified Terrorism Losses

If:

- aggregate insured losses attributable to one or more **certified acts of terrorism** under the **terrorism law** exceed $100 billion in a calendar year; and
- we have met our insurer deductible under the **terrorism law,**

we will not be liable for the payment of any portion of the amount of such losses that exceeds $100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

A new section titled Terrorism Definitions is added.

Terrorism Definitions

Certified Act Of Terrorism

Certified act of terrorism means any act that is certified by the Secretary of the Treasury of the United States to be an act:

A. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and

B. that results in damage:

1. within the **United States;** or
2. outside of the **United States** in the case of:
   a. an air carrier or vessel as described in the **terrorism law;** or
   b. the premises of a mission of the United States of America, which was committed by an individual or individuals as part of an effort to:

- coerce the civilian population; or
- influence the policy or affect the conduct of the Government,

of the **United States**.

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Terrorism Definitions

Certified Act Of Terrorism (continued)

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the **United States;** or
- does not result in property and casualty insurance losses that exceed $5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism Law

Terrorism law means the Terrorism Risk Insurance Act of 2002 as amended.

United States

United States means:

- a **state;** and
- the territorial sea and the continental shelf of the United States of America, as described in the **terrorism law**.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

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CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Under Policy Exclusions, the following exclusion is added:

Policy Exclusions

Bacteria Or Fungi

A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged, or threatened contaminative, pathogenic, toxic or other hazardous properties of **bacteria or fungi**.

B. This insurance does not apply to any loss, cost or expense arising out of any:

1. request, demand, order or regulatory or statutory requirement that any **insured** or others test for, monitor, clean up, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of any **bacteria or fungi;** or

2. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of any **bacteria or fungi**.

Under Policy Definitions, the following definition is added:

Policy Definitions

Bacteria Or Fungi

Bacteria or fungi means any:

A. 1. bacteria;

2. mildew, mold or other fungi;

Policy Definitions

Bacteria Or Fungi (continued)

3. mycotoxins, spores or other by-products of any of the foregoing;

B. colony or group of any of the foregoing.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Under Coverage/Excess Follow-Form Coverage A, the following provisions are added:

Coverage/ Excess Follow-Form Coverage A Illinois

Claims-Made Insurance And Extended Reporting Periods

Provided the applicable **underlying insurance**, described in this Endorsement, is **claims-made insurance**, this coverage applies only if:

- the injury or damage did not occur, or the offense that causes the injury was not first committed, (as applicable) before the Retroactive Date shown in this Endorsement or after the end of the policy period of this insurance; and
- a claim, with respect to such injury or damage, is first made during the policy period of this insurance or any Extended Reporting Period we provide.

When Extended Reporting Periods Apply

Provided the applicable **underlying insurance** provides extended reporting periods, we will provide Extended Reporting Periods as described below.

We will automatically provide a Basic Extended Reporting Period and, if you purchase it, a Supplemental Extended Reporting Period, if:

A. this insurance is canceled or not renewed; or

B. we renew or replace this insurance with other insurance that:

1. has a retroactive date later than the Retroactive Date shown in this Endorsement; or
2. is not **claims-made insurance**.

How Extended Reporting Periods Apply

Extended Reporting Periods:

A. apply only to claims with respect to:

1. injury or damage that did not occur; or

2. injury caused by an offense that was not first committed;

before the Retroactive Date shown in this Endorsement or after the end of the policy period of this insurance.

B. do not extend the policy period or change the scope of coverage provided.

C. may not be canceled once in effect.

Basic Extended Reporting Period

A Basic Extended Reporting Period is automatically provided. This period starts with the end of the policy period of this insurance and lasts for a period no longer than the applicable extended reporting period of the **underlying insurance**:

- for claims made with respect to injury or damage caused by an occurrence or offense reported to us, not later than sixty (60) days after the end of the policy period of this insurance, in accordance with paragraphs A. and B. of the condition titled Duties In the Event Of Occurrence, Offense, Claim Or Suit.
- yet no longer than sixty (60) days with respect to claims resulting from occurrences or offenses not previously reported to us.

Such claims will be deemed to have been made during the policy period of this insurance.

The Basic Extended Reporting Period does not apply to claims that are covered under any subsequent insurance you purchase, or that would be so covered, but for exhaustion of the amount of insurance otherwise applicable to such claims.

The Basic Extended Reporting Period does not reinstate or increase the Limits Of Insurance.

Supplemental Extended Reporting Period

A Supplemental Extended Reporting Period is available, but only by an endorsement and for an additional premium, subject to the following provisions.

A. If purchased, this period starts at the later of the end of the policy period of this insurance or the end of the applicable Basic Extended Reporting Period of this insurance and lasts for a period no longer than the applicable extended reporting period of the **underlying insurance**. Claims first made during this Supplemental Extended Reporting Period will be deemed to have been made during the policy period of this insurance.

B. You must give us a written request to purchase a Supplemental Extended Reporting Period within sixty (60) days after the end of the policy period. The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.

C. If you comply with paragraph B. above, we will issue the Supplemental Extended Reporting Period Endorsement, and we will provide the separate aggregate limits of insurance described below, but only for claims first received and recorded during the Supplemental Extended Reporting Period. The separate aggregate Limits Of Insurance will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period for the:

1. Excess Coverage Other Aggregate Limit;
2. Umbrella Coverages Aggregate Limit;
3. Products-Completed Operations Aggregate Limit; and
4. Advertising Injury And Personal Injury Aggregate Limit.

The Excess Coverage Other Aggregate Limit, Umbrella Coverages Aggregate Limit, Products-Completed Operations Aggregate Limit and Advertising Injury And Personal Injury Aggregate Limit as shown in the Limits Of Insurance section will be amended accordingly. The Each Occurrence Limit described in the Declarations will continue to

apply, as set forth in the Limits Of Insurance section.

D. The separate aggregate limits of insurance described in paragraph C. above will not apply to any **loss**, claim, **suit** or other circumstance:

1. known by you before the beginning of the Supplemental Extended Reporting Period, that could reasonably be expected to result in any payment under this insurance; or

2. reported, in whole or in part, to us or any other insurer before the beginning of the Supplemental Extended Reporting Period.

A circumstance will be deemed known by you:

1. if such circumstances is known by, or should have been known from the standpoint of a reasonable person in the circumstances of:

   a. you; or

   b. any of your directors, managers, members, officers (or their designees) or partners (whether or not an employee); and

2. when any person described in subparagraph 1. above:

   a. reports all, or any part, of such circumstance to us or any other insurer;

   b. receives a claim or demand for damages in connection with any such circumstance; or

   c. becomes aware of any actual, alleged or threatened injury or damage in connection with such circumstance.

E. We will determine the additional premium for the Supplemental Extended Reporting Period Endorsement by applying a percentage to the expiring annual premium. The additional premium will not exceed 200% of the annualized premium for this insurance. The additional premium will be deemed fully earned at the inception of the Supplemental Extended Reporting Period.

F. The Supplemental Extended Reporting Period Endorsement will set forth the terms and conditions, not inconsistent with this section, applicable to the Supplemental Extended Reporting Period, including a provision to the effect that the insurance afforded under the Supplemental Extended Reporting Period is excess over any **underlying limits** and **other insurance**.

Coverages/ Umbrella Coverage B Bodily Injury And Property Damage Liability Coverage

Under Coverages/Umbrella Coverage B Bodily Injury And Property Damage Liability Coverage, the following provision is added.

This coverage does not apply to any part of:

A. **loss** to which **underlying insurance** would have applied but for a limitation in such coverage with respect to the timing of a triggering event; or

B. any costs or expenses related to **loss** described in subparagraph A. above.

Coverages/ Umbrella Coverage B Advertising Injury And Personal Injury Liability Coverage

Under Coverages/Umbrella Coverage B Advertising Injury And Personal Injury Liability Coverage, the following provision is added.

This coverage does not apply to any part of:

A. **loss** to which **underlying insurance** would have applied but for a limitation in such coverage with respect to the timing of a triggering event; or

B. any costs or expenses related to **loss** described in subparagraph A. above.

Policy Definitions

Under Policy Definitions, the following definition is added.

Claims-Made

Claims-made insurance means such insurance coverage, the triggering event of which is based on the timing of a claim first made during the policy period or any extended reporting period.

All other terms and conditions remain unchanged.

Authorized Representative 

Date September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
Effective Date	OCTOBER 1, 2026		
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Insured	COMMUNITY ASSOCIATIONS PG, INC.		
Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	September 14, 2026		

Declarations

Premium – Minimum Premium

In the Declarations, Premium is deleted and replaced by the following:

Premium	$0
Minimum Premium	$0

Conditions Illinois Mandatory

Cancellation

Under Conditions, the condition titled Cancellation is deleted and replaced by the following:

The first named **insured** may cancel this policy at any time by sending us a written request or by returning the policy stating the date of cancellation.

We may cancel this policy during the first 60 days of coverage by sending to the first named **insured** a notice of 30 days (10 days in the event of non-payment of premium) in advance of the cancellation date. We may cancel or non-renew this policy after the policy has been in effect for 61 days or more by sending to the first named **insured** a notice of 60 days (20 days in the event of non-payment of premium) in advance of the cancellation or non-renewal date. However, after the policy has been in effect for 60 days, it may be cancelled only for one of the following reasons:

a. non-payment of premium;

b. the policy was obtained through a material misrepresentation;

c. the **insured** violated any of the terms and conditions of the policy;

d. the risk originally accepted has measurably increased;

e. certification to the Director of the loss or reinsurance by the insurer which provided coverage to the insurer for all or a substantial part of the underlying risk insured; or

f. a determination by the Director that the continuation of the policy could place the insurer in violation of the law of Illinois.

Conditions
Illinois Mandatory

Cancellation (continued)

Our notice will be mailed to the first named **insured**'s last known address and will indicate the date on which coverage is terminated.

Our notice of cancellation will not be less than 30 days (10 days in the event of non-payment of premium) if the policy is cancelled during the first 60 days of coverage or less than 60 days (20 days in the event of non-payment of premium) if the policy has been in effect for more than 60 days.

If cancellation is at the request of the first named **insured,** return premium will be computed at 90% of pro-rata. If we cancel, return premium will be computed pro-rata. If this policy insures more than one **insured,** cancellation may be effected by the first named **insured** for the account of all **insureds**. Notice of cancellation by us to such first named **insured** will be deemed notice to all **insureds,** and payment of any return premium to such first named **insured** will be for the account of all interests.

Subject to the Minimum Premium shown in the Declarations. Any unearned premium will be returned as soon as practicable. The minimum premium does not apply if we cancel the policy.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Name of Company	FEDERAL INSURANCE COMPANY		
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Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added.

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage/ Advertising Injury/ Personal Injury

Subsidence

This insurance does not apply to **bodily injury, property damage, advertising injury** or **personal injury** arising directly or indirectly out of, caused by, resulting from, contributing to or aggravated by:

- subsidence;
- settling;
- sinking;
- slipping;
- falling away;
- caving in;
- shifting;
- eroding;
- mudflow;
- rising;
- tilting; or

Subsidence
(continued)

- any other movement;

of land or earth.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

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Insured	COMMUNITY ASSOCIATIONS PG, INC.		
Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	September 14, 2026		

Under Policy Exclusions, the following exclusion is added.

Policy Exclusions

Construction Or Development Or Maintenance Or Renovation

This insurance does not apply to any liability or loss, cost or expense arising out of any **construction or development** or **maintenance or renovation**.

This exclusion applies regardless of:

A. whether such operations or work are or were performed or completed:

1. by you or on your behalf;
2. for you;
3. by or for others; or
4. for sale to others; and

B. when or where such operations or work are or were performed or completed.

With respect to Coverage/Excess Follow-Form Coverage A, this exclusion does not apply to **maintenance or renovations** operations.

Under Policy Definitions, the following definitions are added.

Policy Definitions

Construction Or Development

Construction or development means any:

- addition to any building or other structure;
- complete or partial construction or demolition or erection of any building or other structure; or
- planning, site preparation, surveying or other construction or development of real property.

Policy Definitions
(continued)

Maintenance Or Renovation

Maintenance or renovation:

A. means:

1. alteration or renovation operations; or

2. maintenance or repair operations.

B. does not include any structural alteration that involves changing the size of, or any demolishing or moving of any building or other structure.

All other terms and conditions remain unchanged.

Authorized Representative 

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

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Under Coverage Crisis Assistance For Excess And Umbrella, Policy Definitions, **Crisis Assistance Service Provider** is amended to include the following firm(s).

Policy Definitions

Crisis Assistance Service Provider

A crisis management firm or, at the insured's discretion, another services provider with crisis management capabilities.

We do not provide or make any representations or warranties in connection with the services provided by the firm(s) listed above.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
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Date Issued	September 14, 2026		

SCHEDULE A

Limits Of Insurance

Crisis Assistance For Excess And Umbrella Aggregate Limit:

The lesser of:

- 3% of the Each Occurrence Limit shown in the Certificate Of Insurance; or
- $300,000.

Coverage/Crisis Assistance For Excess And Umbrella

A section titled Coverage/Crisis Assistance For Excess And Umbrella is added to this contract.

Subject to all of the terms and conditions of this insurance, we will pay on behalf of the **insured crisis assistance expenses** up to the amount of the Crisis Assistance For Excess And Umbrella Aggregate Limit, shown in Schedule A, arising out of a **crisis event** that first commences during the policy period of this **insurance**.

A **crisis event** will be deemed to first commence at the time during the policy period of this insurance when you notify us in accordance with the Special Duties In The Event Of A Crisis Event provision of this Endorsement.

A **crisis event** will be deemed to end one hundred and eighty (180) days after the date of notice of the **crisis event** was given to us by you or when the Crisis Assistance For Excess And Umbrella Aggregate Limit shown in this Endorsement is exhausted, whichever occurs first.

Any payment of **crisis assistance expenses** that we make under the coverage provided by this Endorsement will not be an acknowledgement of coverage under this insurance.

Under Limits Of Insurance, the following provision is added.

Limits Of Insurance

Crisis Assistance For Excess And Umbrella Aggregate Limit

The Crisis Assistance For Excess And Umbrella Aggregate Limit shown in Schedule A is the most we will pay for **crisis assistance expenses**.

The Crisis Assistance For Excess And Umbrella Aggregate Limit:

- applies to the entire policy period shown in the **certificate of insurance** and not separately to any portion (whether annual or otherwise) thereof;
- will not be reinstated or increased; and
- will not reduce any other limits under this policy.

Under Conditions, the following conditions are added.

Conditions

Special Duties In the Event Of A Crisis Event

You must see to it that within twenty-four (24) hours of a **crisis event:**

A. one of the **crisis assistance service providers** is notified by telephone; and

B. we are notified. To the extent possible, notice should include:

1. how, when and where the **crisis event** took place;
2. the names and addresses of any injured persons and witnesses;
3. the nature and location of any injury or damage arising out of the **crisis event;** and
4. the reason why the event is likely to involve injury or damage covered by this policy and involve significant adverse regional or national media coverage.

Other Crisis Assistance Insurance

If you have **other insurance** that provides coverage for crisis assistance also covered by this insurance, then this insurance will be considered excess insurance over and above the amount payable by such **other insurance**.

Under Policy Definitions, the following definitions are added.

Policy Definitions

Crisis Assistance Expenses

Crisis assistance expenses means the following expenses incurred by the **insured** during a **crisis event** to which this insurance applies which are reasonable, necessary and directly attributable to that **crisis event:**

- expenses to secure the scene of a **crisis event;**
- fees charged by a crisis **assistance service provider** shown in Schedule B for professional service or advice;
- funeral or related service expenses;
- psychological or grief counseling expenses;
- temporary living expenses;

Endorsement

Effective Date OCTOBER 1, 2026

Policy Number 7997-83-87

Policy Definitions

Crisis Assistance Expenses (continued)

- travel expenses; and
- any other expenses approved by us.

Crisis Assistance Service provider

Crisis assistance service provider means any firm:

A. shown in Schedule B; or

B. for which we, at our sole discretion, have provided written approval prior to the **crisis event** as evidenced in an endorsement to this policy,

and which is hired by you.

We reserve the right to modify the list of firms shown in Schedule B without notice.

Crisis Event

Crisis event means an event that you reasonably believe has resulted, or may result, in:

A. damages covered by this policy that are in excess of any applicable:

1. **underlying limits** listed on the Schedule Of Underlying Limits;
2. retained limits; and/or
3. **other insurance;** and

B. significant adverse regional or national media coverage.

Schedule B

Crisis Assistance Service Providers:

Any crisis management firm or, at your discretion, other services provider with crisis management capabilities.

Please note that you are responsible for identifying, selecting, hiring, and arranging for the services of, the firm(s) listed above. Chubb does not identify, select, hire or arrange for the services of, such firm(s) for you.

We do not provide or make any representations or warranties in connection with the services provided by the firm(s) listed above.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Under Policy Exclusions, the following exclusion is added.

Policy Exclusions

Scheduled Diseases, Except Included Diseases

This insurance does not apply to any liability or loss, cost or expense arising out of any:

A. condition, disease or sickness shown in the Schedule Of Excluded Diseases, including any similar or other condition, disease, injury or sickness related thereto, by whatever name known;

B. causative agent of any condition, disease, injury or sickness described in subparagraph A. above, regardless of whether such agent gives rise to any such condition, disease, injury or sickness or any other condition, disease, injury or sickness, by whatever name known; or

C. actual or attempted counseling or testing for, or containing, detoxifying, mitigating, monitoring or neutralizing of, or responding to, or assessing the effects of any:

   1. condition, disease, injury or sickness described in subparagraphs A. or B. above, including any:

      a. actual or attempted cure, diagnosis, prevention or treatment of any such condition, disease, injury or sickness;

      b. actual or attempted cleaning up, disposing, handling or removing of any such causative agent; or

      c. failure to perform any of the foregoing.

   2. causative agent described in subparagraphs A. or B. above, including any:

      a. actual or attempted cure, diagnosis, prevention or treatment of any such condition, disease, injury or sickness;

      b. actual or attempted cleaning up, disposing, handling or removing of any such causative agent; or

      c. failure to perform any of the foregoing.

Subparagraphs A., B., C.1.a and C.2.a. above do not apply to a condition, disease or sickness described in the Schedule Of Included Diseases.

Under Policy Definitions, the following definitions are added.

Policy Definitions

Human Clinical Trial Contractor

Human clinical trial contractor means a person or organization engaged to provide service, advice or instruction in connection with:

A. 1. clinical;

2. laboratory; or

3. research;

testing activities, within the scope of and in accordance with the applicable written protocol; or

B. the planning, monitoring or review;

of a **human clinical trial**.

Life Science Product Service Contractor

Life science product service contractor means a person or organization engaged to provide **life science product service,** other than in connection with a **human clinical trial**.

Life Science Product Service

Life science product service means:

- clinical;
- design or development review;
- laboratory; or
- research;

service, advice or instruction in connection with a **life science product**.

Schedule Of Excluded Diseases

Any communicable or Infectious diseases

Schedule Of Included Diseases

If this schedule is not filled in, then no exception to the exclusion will apply.

Endorsement

Effective Date	OCTOBER 1, 2026
Policy Number	7997-83-87

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
Effective Date	OCTOBER 1, 2026		
Policy Number	7997-83-87		
Insured	COMMUNITY ASSOCIATIONS PG, INC.		
Name of Company	FEDERAL INSURANCE COMPANY		
Date Issued	September 14, 2026		

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added.

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage/ Advertising Injury/ Personal Injury

Abuse Or Molestation - Actual, Alleged Or Threatened

This insurance does not apply to **bodily injury**, **property damage**, **advertising injury**, or **personal injury** arising out of any:

A. actual, alleged or threatened abuse or molestation by anyone of any person; or

B. 1. employment, investigation, retention or supervision; or

2. reporting to or failure to report to the proper authorities;

of any person for whom any **insured** is or ever was legally responsible and whose conduct would be excluded by subparagraph A. above.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Policy Period	OCTOBER 1, 2026	*To*	OCTOBER 1, 2028
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Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/ Advertising Injury/ Personal Injury

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added:

Assault Or Battery

This insurance does not apply to **bodily injury, property damage, advertising injury** or **personal injury** arising out of, giving rise to or in any way related to any:

A. actual, alleged or threatened **assault** or **battery** by anyone of any person;

B. act, error or omission in connection with the prevention or suppression of such **assault** or **battery;**

C. employment, investigation, retention or supervision of any person for whom any **insured** is or ever was legally responsible and whose conduct would be excluded by subparagraphs A. or B. above; or

D. reporting to or failure to report to the proper authorities any person in connection with any conduct described in subparagraphs A., B. or C. above.

Definitions/ Umbrella Coverage B

Under Definitions/Umbrella Coverage B, the following definitions are added:

Assault

Assault means an intentional placing of another person in fear of imminent harmful or offensive physical contact.

Definitions/ Umbrella Coverage B
(continued)

Battery

Battery means an intentional wrongful physical contact with another person without such person's consent.

All other terms and conditions remain unchanged.

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

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Under Policy Exclusions, the following exclusion is added.

Policy Exclusions

War

This insurance does not apply to any liability or loss, cost or expense arising, directly or indirectly, out of:

- war, including undeclared or civil war;
- warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of the foregoing.

All other terms and conditions remain unchanged.

Authorized Representative 

Date September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

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Under Policy Exclusions, the following exclusion is added.

Policy Exclusions

Violation Of Laws Addressing Data Privacy

This insurance does not apply to any liability or loss, cost or expense arising out of any actual, alleged or threatened violation of:

A. the Illinois Biometric Information Privacy Act (BIPA), including any amendment of or addition to such law;

B. the California Consumer Privacy Act (CCPA), including any amendment of or addition to such law;

C. the Children's Online Privacy Protection Act (COPPA), including any amendment of or addition to such law;

D. any federal, state or local statute, ordinance, regulation or law other than subparagraphs A., B. or C. above that addresses, prohibits, or limits access to, use of or the printing, dissemination, disposal, obtaining, collecting, storing, safeguarding, recording, retention, sending, transmitting, communicating, sharing, selling or distribution of any person's or organization's:

1. personal material or information;
2. financial material or information;
3. credit card information;
4. health or medical material or information;
5. **biometric material or information**; or
6. other material or information subject to protection under any law addressing data privacy or protection; or

Policy Exclusions

Violation Of Laws Addressing Data Privacy (continued)

E. the European Union's General Data Protection Regulation or any law of a jurisdiction other than the United States of America (including its territories and possessions) or Puerto Rico that is similar to any statute, ordinance, regulation or other law described in subparagraphs A., B., C. or D. above.

Under Policy Definitions, the following definition is added.

Policy Definitions

Biometric Material Or Information

Biometric material or information:

A. means any information, anatomical scan, biological measurements, chemical measurements, chemical composition, physical or behavioral characteristic or pattern, or any other data, used to identify or authenticate an individual person or household identity.

B. includes any identifiers such as a retina or iris scan, fingerprint, voiceprint, hand or face geometry, or any other anatomical, biological, chemical, physical or behavioral information, algorithm or measurement.

All other terms and conditions remain unchanged.

Authorized Representative 

Date September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/ Personal Injury, the following exclusion is added.

Cyber Incident

This insurance does not apply to **bodily injury**, **property damage**, **advertising injury** or **personal injury** arising out of a **cyber incident**.

This exclusion applies regardless of whether damages are claimed for any fines, penalties, costs, assessments, rewards, payments or expenses, including for notification, crypto-jacking, credit or identity monitoring, forensics, experts, media or public relations, data recovery or restoration, reputational harm, network recovery or restoration, business interruption, customer attrition, theft, extortion, breach of contract or agreement, or any damages, loss, cost or expense similar to any of the foregoing paid or incurred by or on behalf of any **insured** or others arising out of a **cyber incident**.

Definitions/Umbrella Coverage B

Under Definitions/Umbrella Coverage B, the following definitions are added.

Computer System

Computer system:

A. means any:

1. computer hardware, software or firmware;
2. electronic device, electronic data storage device or electronic data backup facility;
3. telecommunications system or device, mobile phone, tablet or networking device; or
4. Industrial Control System or any components thereof.

Definitions/Umbrella Coverage B

Computer System (continued)

B. includes any:

1. blockchain technology;
2. associated input or output devices;
3. network storage equipment or storage area network including:
   a. those that have the capability to be linked together through the internet or an internal network; or
   b. those that are connected through data storage or other devices; or
4. data;

in connection with that which is described in paragraph A. above.

Cyber Incident

Cyber incident means any:

A. unauthorized access to or use of any **computer system**;

B. malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any **computer system** and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any **computer system** or otherwise disrupt such **computer system**'s normal functioning or operation; or

C. denial of service attack which disrupts, prevents or restricts access to or use of any **computer system**, or otherwise disrupts such **computer system**'s normal functioning or operation.

All other terms and conditions remain unchanged.

Authorized Representative 

Date September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

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Under Conditions, the following condition is added:

Conditions

Additional Benefits

We may offer or provide or allow others to offer or provide you or any other **insured** under this policy with:

- goods, products and services;
- access to discounted goods, products and services; and
- other program benefits or other items of value that could assist your business with managing risk, servicing your policy or staying informed about loss control and mitigation of risk.

These additional benefits may be provided in any form. You or another **insured** under this policy may be eligible to receive additional benefits. You are under no obligation to pursue any of these additional benefits.

While we may arrange for these additional benefits, the provider is liable to you or any other **insured** for the provision of the goods, products and services. We do not warrant the merchantability, fitness or quality of any goods, products or services provided or assume any additional obligation related to any additional benefits provided.

We have the right to modify or discontinue any additional benefits provided by us, or other providers authorized by us, without notice to you or any other **insured.**

All other terms and conditions remain unchanged.

Authorized Representative

Date September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Under Policy Exclusions, the following exclusion is added:

Policy Exclusions

Recording And Distribution Of Material Or Information In Violation Of Law

This insurance does not apply to any liability or loss, cost or expense arising out of any actual, alleged or threatened violation of:

- the United States of America CAN-SPAM Act of 2003 (or any law amendatory thereof) or any similar regulatory or statutory law in any other jurisdiction;
- the United States of America Telephone Consumer Protection Act (TCPA) of 1991 (or any law amendatory thereof) or any similar regulatory or statutory law in any other jurisdiction;
- the United States of America Fair Credit Reporting Act (FCRA) (or any law amendatory thereof including the Fair and Accurate Credit Transactions Act (FACTA)) or any similar regulatory or statutory law in any other jurisdiction; or
- any other regulatory or statutory law in any jurisdiction that addresses, limits or prohibits the collecting, communicating, disposal, dissemination, distribution, monitoring, printing, publication, recording, sending or transmitting of content, information or material.

All other terms and conditions remain unchanged.

Authorized Representative 

Date September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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Under Exclusions/Excess Follow-Form Coverage A, the following exclusion is added.

Exclusions/Excess Follow-Form Coverage A

Access To Or Disclosure Of Confidential Or Personal Material Or Information And Electronic Data-Related Liability With Exceptions

This insurance does not apply to any liability or loss, cost or expense arising out of:

A. any access to, collection of, release of, or disclosure of, any person's or organization's confidential or personal material or information, including any:

1. patents;
2. trade secrets;
3. processing methods;
4. customer lists;
5. financial material or information;
6. credit card information;
7. health or medical material or information;
8. **biometric material or information**; or
9. other type of non-public material or information; or

B. any loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in paragraph A. or B. above.

Exclusions/Excess Follow-Form Coverage A

Access To Or Disclosure Of Confidential Or Personal Material Or Information And Electronic Data-Related Liability With Exceptions (continued)

This exclusion does not apply to:

A. physical:

1. injury;
2. sickness; or
3. disease;

sustained by a person, including resulting death, humiliation, mental anguish, mental injury or shock at any time. All such loss shall be deemed to occur at the time of the physical injury, sickness or disease that caused it.

B. physical injury to tangible property, including resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it.

Tangible property does not include any software, data or other information that is in electronic form.

Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/ Personal Injury, the following exclusion is added.

Access To Or Disclosure Of Confidential Or Personal Material Or Information And Electronic Data-Related Liability

This insurance does not apply to **bodily injury**, **property damage**, **advertising injury** or **personal injury** arising out of:

A. any access to, collection of, release of, or disclosure of, any person's or organization's confidential or personal material or information, including any:

1. patents;
2. trade secrets;
3. processing methods;
4. customer lists;
5. financial material or information;
6. credit card information;
7. health or medical material or information;
8. **biometric material or information**; or
9. other type of non-public material or information; or

B. any loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

Endorsement

Effective Date OCTOBER 1, 2026

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Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury

Access To Or Disclosure Of Confidential Or Personal Material Or Information And Electronic Data-Related Liability (continued)

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in paragraph A. or B. above.

Policy Definitions

Under Policy Definitions, the following definition is added.

Biometric Material Or Information

Biometric material or information:

A. means any information, anatomical scan, biological measurements, chemical measurements, chemical composition, physical or behavioral characteristic or pattern, or any other data, used to identify or authenticate an individual person or household identity.

B. includes any identifiers such as a retina or iris scan, fingerprint, voiceprint, hand or face geometry, or any other anatomical, biological, chemical, physical or behavioral information, algorithm or measurement.

All other terms and conditions remain unchanged.

Authorized Representative 

Date September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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ANIMALS EXCLUSION (MS 283308)

Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury

Under Exclusions/ Umbrella Coverage B/ Bodily Injury/ Property Damage/ Advertising Injury/Personal Injury, the following exclusion is added.

Animals

This insurance does not apply to **bodily injury, property damage, personal injury** or **advertising injury** arising out of, caused by, or any way involving an animal, regardless of whether owned by you, in your care, or on your premises.

This exclusion applies even if the claims against any **insured** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the occurrence which caused **the bodily injury** or **property damage**, or the offense which caused the **personal injury** or **advertising injury**, in any way involved animals.

All other terms and conditions remain unchanged

Authorized Representative

September 14, 2026

CHUBB® *Chubb Commercial Excess And Umbrella Insurance*

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BIOLOGICAL AGENTS ABSOLUTE (07-02-1692)

Policy Exclusions

Under Policy Exclusions, the following exclusion is added:

Biological Agents

A. This insurance does not apply to any liability or loss, cost or expense arising out of the actual, alleged, or threatened contaminative, pathogenic, toxic or other hazardous properties of biological agents.

B. This insurance does not apply to any loss, cost or expense arising out of any:

1. request, demand, order or regulatory or statutory requirement that any insured or others test for, monitor, clean up, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of any biological agents; or

2. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of any biological agents.

Policy Definitions

Under Policy Definitions, the following definition is added:

Biological Agents

Biological Agents means any:

A. 1. Bacteria;
2. mildew, mold or other fungi;
3. other microorganisms; or
4. mycotoxins, spores or other by-products of any of the foregoing;

B. Viruses or other pathogens (whether or not a microorganism); or

C. Colony or group of any of the foregoing

All other terms and conditions remain unchanged



Authorized Representative

September 14, 2026

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CARE, CUSTODY OR CONTROL GARAGE KEEPERS LEGAL LIABILITY

Under Policy Exclusions, the following exclusion is added:

Care, Control or Custody

Policy Exclusions

Care, Control or Custody

This insurance does not apply to damage to real or personal property of others if the property is in the care, control or custody of the **insured**.

This exclusion does not apply under Excess Follow-Form Coverage A to physical damage to an auto left in the **insured** care for attendance, repair, service, storage or parking if Garage Keeper Legal Liability is shown on the Schedule of Underlying Insurance.

All other terms and conditions remain unchanged

Authorized Representative

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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COVERAGE B EXCLUSION - HABITABILITY (MS394231)

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage/ Advertising Injury/ Personal Injury

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added:

Habitability

This insurance does not apply to any bodily injury, property damage, advertising injury or personal injury arising, in whole or in part, out of or resulting from the alleged or actual:

1. violations of any law involving any failure to maintain any room, dwelling or premises in a habitable or tenantable condition, including but not limited to any violation of any of the following:

a. any civil code or other statutory provision;
b. any health and safety code;
c. any Housing and Urban Development laws, ordinances or statutes or other local ordinance, regulation or code;
d. any rent stabilization laws, measures, ordinances or statutes;
e. any federal, state or local Section 8 (government subsidized housing) program;
f. Americans with Disabilities Act; or
g. any administrative rules, regulations, ordinances, codes, or orders pertaining to any of the foregoing, including but not limited to those promulgated by local municipalities;

2. breach of any lease, rental agreement, contract, warranty, or covenant, whether written, oral or implied, involving any failure to maintain any room, dwelling or premises in a habitable or tenantable condition;

3. failure to respond to or comply with any federal, state, municipal or local order or directive to correct conditions at or near the property in violation of any federal, state, municipal or local statute, ordinance, rule, order, or regulation; or

4. wrongful eviction from, wrongful entry into, or invasion of private right of

occupancy of any room, dwelling or premises, either actual or constructive, arising, in whole or in part, out of subparagraphs 1., 2. or 3. above.

This exclusion applies:

• whether the insured may be liable as an owner, landlord, tenant, operator or property manager, or in any other capacity;
• to any claims, proceedings, or suits that also contain any allegations described in subparagraphs 1. through 4. above;
• to any obligation to share damages with, indemnify or repay someone else who must pay damages because of property damage or injury arising from any matter to which this exclusion applies; or
• to claims against any insured alleging negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured.

We shall have no duty to defend any claims, proceedings, or suits in any way arising, in whole or in part, from allegations pertaining to this exclusion.

We shall have no duty to pay any attorneys' fees or costs for which any insured is liable in connection with any matter to which this exclusion applies.

Notwithstanding the above, subparagraph 1.e. shall not apply in connection with any premises located in New York.

Definitions/ Umbrella Coverage B

Under Definitions/Umbrella Coverage B, the following definition is added.

Habitable or Tenantable Condition

Habitable or **tenantable** condition means that a room, dwelling, or premises is designed, constructed, owned, controlled, managed, operated or maintained by any person or organization in such a manner as to allow occupants access, use, or enjoyment of any such room, dwelling, or premises, including with respect to health, safety and sanitation.

All other terms and conditions remain unchanged

Authorized Representative

September 14, 2026

CHUBB® *Chubb Commercial Excess And Umbrella Insurance*

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COVERAGE B EXCLUSION – WEAPONS (MS402089.2)

Exclusions/ Umbrella Coverage B Bodily Injury/ Property Damage/ Advertising Injury/ Personal Injury

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added.

This insurance does not apply to **bodily injury, property damage, advertising injury** or **personal injury** arising out of or in any way related to any:

Weapons

A. actual, alleged or threatened use of a **weapon** by any person(s) or organization(s);
B. act, error or omission in connection with the prevention, suppression, mitigation or control of any person(s) or organization(s) whose conduct would be excluded by paragraph A. above;
C. employment, investigation, retention, training or supervision of any person for whom any insured is or ever was legally responsible and whose conduct would be excluded by paragraphs A. or B. above;
D. reporting to, delay in reporting to or failure to report to the proper authorities any person in connection with any conduct described in paragraphs A., B. or C. above; or
E. failure to provide safe premises with respect to or in connection with any conduct described in A. or B. above.

This exclusion does not apply to **bodily injury or property damage** resulting from the **insured's** use of reasonable force to protect persons or property.

Solely with respect to **property damage**, this exclusion will not apply to deny payment to an innocent co-insured who did not cooperate in or contribute to the creation of the **property damage**, if:

1. the **property damage** arose out of a pattern of criminal domestic violence; and
2. the perpetrator of the **property damage** is criminally prosecuted for the act causing the **property damage**.

Under Definitions/Umbrella Coverage B, the following definition is added.

Definitions/
Umbrella Coverage B

Weapon(s) means any:

Weapon(s)

- firearm, knife or hand-held implement;
- explosive or incendiary device; or
- object(s) if listed or described in the Schedule.

Schedule

Object(s):

All other terms and conditions remain unchanged

Authorized Representative

September 14, 2026

CHUBB® *Chubb Commercial Excess And Umbrella Insurance*

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UMBRELLA COVERAGE B – UNDERLYING INSURANCE RESTRICTION (MS400731)

Coverages/ Umbrella Coverage B

Under Coverages/Umbrella Coverage B, the Bodily Injury And Property Damage Liability Coverage section is deleted and replaced with the following.

Bodily Injury And Property Damage Liability Coverage

Subject to all of the terms and conditions applicable to Umbrella Coverage B, we will pay, on behalf of the **insured**, loss by reason of liability:

• imposed by law; or
• assumed in an insured contract;

for **bodily injury** or **property damage** caused by an **occurrence** to which this coverage applies.

This coverage applies only to such **bodily injury** or **property damage** that occurs during the policy period.

Damages for **bodily injury** include damages claimed by a person or organization for care or loss of services resulting at any time from the **bodily injury**.

This coverage does not apply to any part of:

A. **loss** to which **underlying insurance** would apply, regardless of whether or not:
1. **underlying insurance** is available; and
2. the applicable **underlying limits** have been exhausted;

B. **loss** to which **underlying limits** apply;

C. **loss** to which **underlying insurance** would have applied, but for the attachment of an endorsement, either at policy inception or during the policy period, which restricts or excludes coverage; or

D. any costs or expenses related to **loss** as described in paragraphs A., B. or C. above.

We have no obligation under this insurance with respect to any claim or **suit** settled without our consent.

Other than as provided under the Investigation, Defense And Settlements and Supplementary Payments sections of this contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage

Coverages/ Umbrella Coverage B

Under Coverages/Umbrella Coverage B, the Advertising Injury And Personal Injury Liability Coverage section is deleted and replaced with the following.

Advertising Injury And Personal Injury Liability Coverage

Subject to all of the terms and conditions applicable to Umbrella Coverage B, we will pay, on behalf of the **insured, loss** because of liability:

• imposed by law; or
• assumed in an **insured contract**;

for **advertising injury** or **personal injury** to which this coverage applies.

This coverage applies only to such **advertising injury** or **personal injury** caused by an offense that is first committed during the policy period.

This coverage does not apply to any part of:

A. **loss** to which **underlying insurance** would apply, regardless of whether or not:
1. **underlying insurance** is available; and
2. the applicable **underlying limits** have been exhausted;

B. **loss** to which **underlying limits** apply;

C. **loss** to which **underlying insurance** would have applied, but for the attachment of an endorsement, either at policy inception or during the policy period, which restricts or excludes coverage; or

D. any costs or expenses related to **loss** as described in paragraphs A., B. or C. above.

We have no obligation under this insurance with respect to any claim or suit settled without our consent.

Other than as provided under the Investigation, Defense And Settlements and Supplementary Payments sections of this contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

Endorsement

Effective Date	OCTOBER 1, 2026
Policy Number	7997-83-87

All other terms and conditions remain unchanged

Authorized Representative 

September 14, 2026

CHUBB® **Chubb Commercial Excess And Umbrella Insurance**

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CROSS SUITS (MS 283309)

Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury

Under Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury, the following exclusion is added.

Cross Suits

This insurance does not apply to **bodily injury, property damage, advertising injury** or **personal injury** arising out of a claim or suit by one insured against another **insured**.

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Authorized Representative

September 14, 2026

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PUNITIVE EXCLUSION (MS 214660)

Exclusions/Umbrella Coverage B Bodily Injury/Property Damage/Advertising Injury/Personal Injury	Under Exclusions/Umbrella Coverage B/ Bodily Injury/ Property Damage/ Advertising Injury/Personal Injury, the following exclusion is added.
Punitive Damages	This insurance does not apply to any punitive or exemplary damages, fines, or Penalties.

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Authorized Representative

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RISK PURCHASING GROUPS PROGRAM MANAGER FOR MCGOWAN (MS 330910)

Coverage/Excess Follow-Form Coverage B	SCHEDULE Number Of Days Notice Of Cancellation: 120
Coverage/Umbrella Coverage B	Under Coverage/Excess Follow-Form Coverage A and Coverage/Umbrella Coverage B, the following is added:
Certificates Of Coverage	Coverage/Excess Follow-Form Coverage A and Coverage/Umbrella Coverage B only apply to liability arising out of the operation(s) of the location(s) added or deleted on the Schedule of Locations of an individual Certificate of Coverage issued by the risk purchasing group shown in the Declarations as the first named insured during the policy period.
Who Is An Insured/Umbrella Coverage B	Under Who Is An Insured/Umbrella Coverage B, Subsidiary Or Newly Acquired Or Formed Organizations is deleted and replaced by the following: If there is no other insurance available, the following organizations will qualify as named insureds:
Subsidiary Or Newly Acquired Or Formed Organizations	· a subsidiary organization of a named insured listed on a Certificate of Coverage of which, at the beginning of the policy period and at the time of loss, such named insured controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization; or · a subsidiary organization of a named insured listed on a Certificate of Coverage that such named insured acquires or forms during the policy period, if at the time of loss, such named insured controls, either directly or indirectly, more than fifty (50) percent of the interests entitled to vote generally in the election of the governing body of such organization.
Who Is An	Under Who Is An Insured/Excess Follow-Form Coverage A and Who Is An

Insured/Excess Follow-Form Coverage A *Who Is An Insured/Umbrella Coverage B*	Insured/Umbrella Coverage B, the following is added: It is hereby agreed that those entities or group of related entities designated as members of the risk purchasing group that is the first named insured in this policy on the individual member's Certificate of Coverage are included as named insureds under this policy. Coverage/Excess Follow-Form Coverage A and Coverage/Umbrella Coverage B only apply to liability arising out of the operation(s) at the specified locations scheduled on the individual member's Certificate of Coverage, but only as respects:
Risk Purchasing Group Members	· the specific named insureds listed on that Certificate of Coverage and designated as the owner(s), manager(s), or lessee(s) of those specified locations; and · the coverages shown on that Certificate of Coverage, subject to the terms and conditions of this insurance.
Limits Of Insurance	Under Limits Of Insurance, and with respect to individual certificate holders only, the second and third paragraphs are deleted and replaced by the following: The aggregate limits apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months (starting with the beginning of the time period specified in an individual Certificate of Coverage), provided the applicable aggregate limits in underlying insurance apply in such manner. If the aggregate limits in underlying insurance do not so apply, the applicable aggregate limits of this insurance will apply to the entire policy period and not separately to any portion (whether annual or otherwise) thereof. The Limits Of Insurance shown in an individual Certificate of Coverage apply separately to the time period specified in such individual Certificate of Coverage. The only Limits Of Insurance available to a member of the Risk Purchasing Group are the Limits Of Insurance shown in the individual certificate of insurance. If the time period specified in an individual Certificate of Coverage is extended after issuance, the additional period will be deemed part of the last preceding period for purposes of determining the Limits Of Insurance.
Conditions	Under Conditions, Cancellation and Separation Of Insureds are deleted and replaced by the following:
Cancellation	The first named insured may cancel this policy or any of its individual coverages at any time by sending us a written request or by returning the policy and stating when thereafter cancellation is to take effect. We may cancel this policy or any of its individual coverages at any time by sending to the first named insured a notice: · sixty (60) days, unless a greater number of days is shown in the Schedule above; or · twenty (20) days in the event of non-payment of premium, in advance of the cancellation date. Our notice of cancellation will be mailed to the first named insured's last known address and will indicate the date on which coverage is terminated. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice. Notice to individual members of the risk purchasing group shall be provided in accordance with the laws of the member's state of domicile as shown in the Certificates of Coverage. Unless prevented by law, this Cancellation condition limits our right to cancel this

insurance. In addition, if other cancellation provisions contained in this policy, including any endorsements attached to it, further restrict our right to cancel, such more restrictive provisions will supersede any conflicting provisions of this condition.

The earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable.

Conditions

Separation Of Insureds

Except with respect to any rights or duties specifically assigned in this insurance to the first named insured, this insurance applies as if all named insureds listed on each individual member's Certificate of Coverage submitted during the policy period were the only named insureds under the policy.

However, regarding the Limits of Insurance afforded by this policy, separate Limits of Insurance shown in each individual member's Certificate of Coverage:
· apply to all the named insureds listed on such Certificate of Coverage; and
· are the most we will pay regardless of the number of named insureds listed on such Certificate of Coverage.

Conditions

Coverage Term

Under Conditions, the following is added:

It is agreed that those named insureds listed in an individual Certificate of Coverage issued by the risk purchasing group during the policy period are provided coverage for the time period specified in such Certificate of Coverage, not to exceed 18 months.

All additions and deletions made for a named insured will be subject to the expiration date designated in the Individual Certificate of Coverage for that named insured.

All other terms and conditions remain unchanged

Authorized Representative



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SUBLIMITED PRIMARY COVERAGE EXCLUSION (MS403806)

Policy Exclusions

Under Policy Exclusions, the following exclusion is added.

Sub-Limited Coverages

This insurance does not apply to any liability or loss, cost or expense arising out of any coverage for which a **sub-limit** applies or is imposed under or by any **underlying insurance.**

Notwithstanding anything to the contrary contained in this policy, the provision titled When Excess Follow Form Coverage A Applies (Drop Down) does not apply to any coverage for which a **sub-limit** applies or is imposed under or by **any underlying insurance.**

As used in this exclusion, **sub-limit** means any limit of insurance applicable to a specific hazard, peril, cause of injury or damage, or category of **loss** in **underlying insurance** which is less than the amount of the Limit of Insurance applicable in general to such hazard, peril, cause of injury or damage, or category of loss.

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September 14, 2026

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DECLARATIONS (MS 288848)

Declarations

The following provision is added to the Declarations:

It is hereby agreed and understood that the policy number for this policy is G23539226-001 for processing purposes, and the policy number shown on the Declarations and Endorsements, 7997-83-84, is the Chubb Reference Number.

All other terms and conditions remain unchanged

Authorized Representative

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EMPLOYMENT RELATED PRACTICES AMENDED

The Employment – Related Practices exclusion is deleted and replaced by the following:

Employment-Related Practices

A. This insurance does not apply to any liability or loss, cost or expense in connection with any damages sustained at any time by any person, whether or not sustained in the course of employment by any insured arising out of any employment related act, omission, policy, practice or representative directed at such person, occurring in whole or part at any time, including any:

1. arrest, detention or imprisonment;
2. breach of any express or implied covenant;
3. coercion, criticism, humiliation, prosecution or retaliation;
4. defamation or disparagement;
5. demotion. Discipline, evaluation or reassignment;
6. discrimination, harassment or segregation;
7. a. eviction; or
b. invasion or other violation of any right of occupancy;
8. failure or refusal to advance, compensate, employ or promote;
9. invasion or other violation of any right of privacy or publicity;
10. termination of employment; or
11. other employment – related act, omission, policy, practice, representation or relationship in connection with any insured at any time.

B. This insurance does not apply to any liability or loss, cost or expense in connection with any damages sustained at any time by the brother, child, parent, sister or spouse of such person at whom any employment-related act, omission, policy, practice or representation is directed, as described in paragraph A. above, as a consequence thereof.

This exclusion does not apply to Excess Follow-Form Coverage A to the extent that insurance is provided under a Directors & Officers Liability Policy shown in the Schedule of Underlying Insurance, except;

This exclusion applies;

· whether the insured may be liable as an employer or in any other capacity; and
· to any obligation to share damages with or repay someone else who must pay damages because of any foregoing.

All other terms and conditions remain unchanged



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POLLUTION EXCLUSION AMENDED COV A (MS 263848)

Exclusions/Excess Follow-Form Coverage A Pollution

This Endorsement applies to the following forms:

Under Exclusions/Excess Follow-Form Coverage A, the Pollution exclusion is amended by adding the following:

Paragraph D. does not apply to a **covered pollution** cost or **expense** to which Coverage A applies.

This exclusion does not apply to:

1. MOBILE EQUIPMENT FULES - Bodily injury or property damage arising out of the escape of fuels, lubricants, or other operating fluids, which are needed to perform the normal electrical, hydraulic, or mechanical functions necessary for the operation of mobile equipment or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them.

However, this exception does apply if:

a. The fuels, lubricants or other operating fluids are intentionally discharged, dispersed or released; or
b. Such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged or released as part of the operations being performed by such insured, contractor or subcontractor

2. AUTO FUELS - Fuels, lubricants, fluids, exhaust gasses or other similar **pollutants** that are needed for or result from the normal electrical, hydraulic or mechanical functioning of any auto or its parts, covered by **underlying insurance** if the pollutants escape, seep, migrate, or are discharged, dispersed or released directly from an auto part designed by its manufacturer to hold, store, receive or dispose of such **pollutants**, and the bodily injury, **property damage or covered pollution cost or expense** does not arise out. of the operation of cherry pickers or similar devices mounted on vehicle

chassis or aircompressors, pumps and generators.

3. AUTO UPSET/OVERTURN/DAMAGE - Occurrences that occur away from premises owned by or rented to any insured with respect to pollutants not in or upon any auto covered by underlying insurance if:

1. The **pollutants** or any property in which the pollutants are contained are upset, overturned or damaged as a result of the maintenance or use of any auto covered by **underlying insurance**; and
2. The discharge, dispersal, seepage, migration, release or escape of the pollutants is caused directly by such upset, overturn or damage.

4. PRODUCTS/COMPLETED OPERATIONS - Bodily injury or property damage included within the products-completed operations hazard provided that your product or your work has not at any time been:

a. Discarded, dumped, abandoned, thrown away; or
b.Treated or handled as waste;
by anyone.

5. PESTICIDE OR HERBICIDE APPLICATOR - With respect to pesticide or herbicide application by any insured, if the operations meet all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government which apply to those

6. CONTRACTORS – Bodily injury or property damage for which you may be held liable if:

a. You are a contractor; or
b. The owner or lessee of such premises, site or location has been added to this policy as an additional **insured** with respect to your ongoing operations performed for that additional **insured** at that premises, site or location; and
c. Such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than the owner or lessee of that premises who has been added to the policy as an additional insured.

7. BODILY INJURY directly caused by any of the below that occur within a building or upon a premises any **insured** owns, rents, occupies or manages:

a. Chlorine, bromine, sodium hydroxide, sodium, bicarbonate, soda ash, diatomaceous earth, muriatic acid or other chemicals, compounds or materials used for the maintenance of a swimming pool, whirlpool or spa.

As used in this endorsement, a covered pollution cost or **expense** means any cost or expense arising out of any:

1. Request, demand, order or statutory or regulatory requirement; or
2. Claim or suit by or on behalf of a governmental authority,
demanding that Insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants. With respect to the insurance afforded under this endorsement, the definition of loss is amended to include a **covered pollution cost** or **expense**.

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PRIMARY NON-CONTRIBUTORY (MS 263865)

Conditions

Other Insurance

Under Conditions, the following provision is added to the condition titled Other Insurance:

Notwithstanding anything to the contrary above, at your option, this policy will apply before **other insurance**, when you have agreed in a written **insured contrac**t prior to the time of an occurrence that such insurance as is afforded by this policy will apply in that manner, provided the applicable **underlying insurance** also applies before **other insurance**.

Insured contract as used herein means a written contract or agreement pertaining to your business, in which you assume the tort liability of another person or organization to pay damages, to which this insurance applies, sustained by a third person or organization, provided the injury or damage occurs, or is caused by an occurrence that first occurs after the execution of such contract or agreement.

All other terms and conditions remain unchanged

Authorized Representative

September 14, 2026