



RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

HUMAN RESOURCES



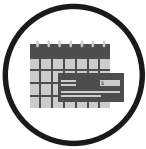
- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Resources for recruiting and training as well as termination and administration

PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)

PAYROLL AND TAXES



- » Discounted payroll processing and tax services tailored for either a small or large business

CYBER RISK



- » Materials about securing personal and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan

MARKETING

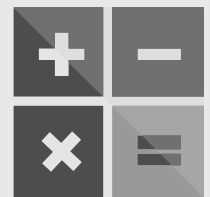


- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



Try our cost-savings calculator to see how much you could save!



24/7 CLAIM REPORTING

In our continuing effort to provide you with excellent claim service, you may now report a claim and get claim assistance 24 hours a day/7 days a week.

For claim reporting, call toll free 1-888-875-5231 or visit USLI.COM and select the “report a claim” option.

For emergency claims requiring immediate assistance, please use the toll free option. Your call will be referred to a claims professional who will respond within an hour of your call with direction and assistance.

Thank you for placing your trust in our company. We pledge to work hard every day to earn and maintain that trust.



USLI.COM
888-523-5545



Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.



Note About Loss Control

Dear Valued Policyholder,

Slips, trips and falls are among the most frequent causes of loss. What might surprise you is that, many times, they result in claims and judgments in the hundreds of thousands of dollars, which ultimately impact your insurance premium. In most instances, these claims can be lessened or prevented entirely simply by addressing the most common causes of such losses listed below.

Most Common Causes

- ▶ Spills, wet or icy walking surfaces
- ▶ Uneven or worn floors/carpets/steps/sidewalks
- ▶ Inadequate or poorly maintained lighting
- ▶ Obstructed views
- ▶ Poor housekeeping - Excess clutter/trash in walkways or near open flames or hot surfaces

We encourage you to please take the time to periodically inspect your premises to see if any of these conditions exist and work to eliminate them where possible. Your efforts may save you money on future insurance premiums and, quite possibly, save your business.

Thank you for choosing and trusting us to help protect your business!

*"An ounce of prevention is worth a pound of cure."
-Benjamin Franklin*

Regards,

A handwritten signature in black ink that reads 'Thomas P. Nerney'. The signature is fluid and cursive, with a large, sweeping 'T' and 'N'.

Thomas P. Nerney
Chairman, President and CEO

FREE PRIVACY BREACH RISK MANAGEMENT RESOURCES



WILL YOU BE PREPARED WHEN A PRIVACY BREACH OCCURS?

Every year, thousands of privacy breaches are reported, exposing millions of people's personal information. The eRiskHub® portal, powered by NetDiligence®, is an effective way to combat privacy breaches and other types of cyber losses.

With your USLI or Devon Park Specialty policy, you will receive instructions on how to access and begin using the eRiskHub® portal—a benefit that is valued in excess of \$1,200 a year!

eRiskHub® an all-in-one resource for becoming educated about and prepared for a privacy breach. This free service is available to USLI and Devon Park Specialty policyholders.

Using proprietary tools anchored in proven risk management principals, NetDiligence® provides a full range of enterprise-level information security, e-risk insurability and regulatory compliance assessment and testing services. NetDiligence® supports and is endorsed by some of the world's largest network liability insurance underwriters.

HOW TO START USING THIS FREE OFFERING:

- ▶ Go to eriskhub.com/usli
- ▶ Select "**Register Now**" to set up a free account
- ▶ Create your own username and password; your access code is **08451**

KEY FEATURES OF THE ERISKHUB® PORTAL



Data breach calculators: Learn how to estimate the cost of a breach, notifications and business interruption.



Learning center: Explore best practices articles, white papers and webinars from leading technical and legal experts. Highlighted topics include PCI compliance and social engineering.



Security training: Watch videos to learn about best practices in security and privacy awareness, or download a training guide.



Risk manager tools: Discover how your cybersecurity measures up to industry best-practices with a self-assessment, and find other resources to assist you with cyber risk management such as sample privacy policies.



Ransomware resources: Listen to experts discuss challenges and best practices to prevent ransomware attacks, and browse our site to discover the impact of an attack based on hundreds of real incidents.



Consultation: Our Breach Coach, HIPPA Coach and Security Coach are available to assist you.



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NPP1585224D

Renewal of Number

***** RENEWAL CERTIFICATE *****

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

A Member Company of United States Liability Insurance Group

POLICY DECLARATIONS

No. NPP1585224E

NAMED INSURED AND ADDRESS:

**WOODS OF FOX GLEN HOMEOWNERS
1002 GLENBRIAR CT
SAINT CHARLES, IL 60174**

POLICY PERIOD: (MO. DAY YR.) From: 10/26/2023 To: 10/26/2024

12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

FORM OF BUSINESS:

BUSINESS DESCRIPTION: Community Association

IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER NPP1585224D IS RENEWED FOR THE POLICY PERIOD STATED ABOVE. PLEASE ATTACH THIS RENEWAL CERTIFICATE TO YOUR EXPIRING POLICY.

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

	PREMIUM
Commercial Liability Coverage Part	\$1,323.00
Commercial Property Coverage Part	\$720.00
Directors And Officers Liability Coverage Part	\$1,067.00
TOTAL:	\$3,110.00

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

See Endorsement EOD (1/95)

Agent: **MAXIMUM (1778)**
222 South Riverside Plaza, Suite 2340
Chicago, IL 60606

Issued: 11/02/2023 10:32 AM

Broker:

By: 
Authorized Representative

UPC (08-07)

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

EXTENSION OF DECLARATIONS

Policy No. NPP1585224E

Effective Date: 10/26/2023

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

FORMS AND ENDORSEMENTS

The following forms apply to multiple coverage parts

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
IL0017	11/98	Common Policy Conditions
IL0021	09/08	Nuclear Energy Liability Exclusion Endorsement
IL0935	07/02	Exclusion Of Certain Computer-Related Losses
Jacket	07/19	Policy Jacket
L-526	01/15	Absolute War Or Terrorism Exclusion
L-610	11/04	Expanded Definition Of Bodily Injury
LLQ100	07/06	Amendatory Endorsement
LLQ368	08/10	Separation Of Insureds Clarification Endorsement
P 249	01/15	Exclusion of War, Military Action and Terrorism (Coverage for Certain Fire Losses)
TRIADN	12/20	Disclosure Notice of Terrorism Insurance Coverage

The following forms apply to the Commercial Liability coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CG0001	12/07	Commercial General Liability Coverage Form
CG0068	05/09	Recording And Distribution Of Material Or Information In Violation Of Law Exclusion
CG0200	01/18	Illinois Changes - Cancellation and Nonrenewal
CG2017	10/93	Additional Insured - Townhouse Associations
CG2107	05/14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included
CG2147	12/07	Employment-Related Practices Exclusion
IL0147	09/11	Illinois Changes - Civil Union
* IL0162	10/13	Illinois Changes - Defense Costs
L-428	01/12	Absolute Firearms Exclusion
L-461	12/11	Assault Or Battery Exclusion
L-526	01/15	Absolute War Or Terrorism Exclusion
L-532	08/03	Exclusion - Construction Operations
L-549	12/07	Absolute Professional Liability Exclusion
L-599	10/12	Absolute Exclusion for Pollution, Organic Pathogen, Silica, Asbestos and Lead with a Hostile Fire Exception
L-600	08/05	Pre-Existing Or Progressive Damage Or Defect Exclusion
L-783NPP	07/18	Amendment of Liquor Liability Exclusion
L-787	05/13	Infringement Of Copyright, Patent, Trademark Or Trade Secret Endorsement
L-829	05/21	Biometric Information Exclusion

The following forms apply to the Commercial Property coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
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Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

EXTENSION OF DECLARATIONS

Policy No. NPP1585224E

Effective Date: 10/26/2023

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

FORMS AND ENDORSEMENTS

CP 115	11/04	Outdoor Property Enhancement
CP 139 IL	09/15	Absolute Pollution Exclusion With Hostile Fire Exception - Illinois
CP 141 DEP	04/20	Changes - Actual Cash Value and Depreciation Definition
CP 142	04/14	Protective Devices Or Services Provisions
CP 213 IL	04/15	Mold, Fungus, Bacteria, Virus Or Organic Pathogen Exclusion
CP 224	02/11	Asbestos Material Exclusion
CP 225	02/11	Exclusion - Lead Contamination
CP0010	06/07	Building And Personal Property Coverage Form
CP0090	07/88	Commercial Property Conditions
* CP0149	06/07	Illinois Changes - Artificially Generated Electrical Current Exclusion
CP1030	06/07	Causes Of Loss - Special Form
CP1032	08/08	Water Exclusion Endorsement
CP1075	12/20	Cyber Incident Exclusion
* IL 01 18	02/17	Illinois Changes
IL0284	01/18	Illinois Changes - Cancellation and Nonrenewal
Notice-Cyber Incident Excl-CY	10/20	Cyber Incident Exclusion Endorsement Advisory Notice to Policyholders
P 249	01/15	Exclusion of War, Military Action and Terrorism (Coverage for Certain Fire Losses)

The following forms apply to the Directors And Officers Liability coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
CAP	08/15	Community Association Directors & Officers Liability Coverage Form
CAP 240	02/21	Biometric Information Exclusion
CAP IL	03/18	Illinois State Amendatory Endorsement
CAP-235	08/15	Data Breach & Identity Theft Endorsement
CAP-238	08/17	Amend Definition of Organization

Endorsements marked with an asterisk (*) have been added to this policy or have a new edition date and are attached with this certificate.

COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS

Policy No. NPP1585224E

Effective Date: 10/26/2023
12:01 STANDARD TIME

DESCRIPTION OF PREMISES

<i>Prem</i>	<i>Bldg</i>	<i>Location, Construction, Occupancy and Other Information</i>	<i>Territory</i>	<i>Fire Code</i>
1	1	1002 Glenbriar Ct, Saint Charles, IL 60174	009	0313
		Description: Community Association		
		Covered Causes of Loss: Special	Protection Class	6
		Construction: Joisted Masonry	Square Footage:	
		Special Deductible: None	Special Deductible Type:	

COVERAGES PROVIDED - INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN

<i>Prem</i>	<i>Bldg</i>	<i>Coverage</i>	<i>Limits of Insurance</i>	<i>Deductible</i>	<i>Coinsurance % or Monthly Indemnity</i>	<i>+ Valuation</i>	<i>Premium</i>
1	1	Lights Poles	\$10,000	\$1,000	80%	RC	\$58
1	1	Outdoor Sign	\$20,000	\$1,000	80%	RC	\$115
1	1	Shed/Gazebo	\$10,000	\$1,000	80%	RC	\$58
1	1	Trees/Shrubs	\$85,000	\$1,000	80%	RC	\$489

MINIMUM PREMIUM FOR PROPERTY COVERAGE PART: \$150

TOTAL PREMIUM FOR PROPERTY COVERAGE PART: \$720

MP - minimum premium

+ Valuation: ACV - Actual Cash Value; RC - Replacement Cost; RC/ACV - Replacement Cost/ACV Roof
FBV - Functional Building Value; AA - Agreed Amount; ALS - Actual Loss Sustained

LOSS PAYABLE(S): NONE

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

Policy No. NPP1585224E

Effective Date: 10/26/2023
12:01 STANDARD TIME

LIMITS OF INSURANCE

Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit (Any One Person/Organization)	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damages To Premises Rented To You (Any One Premises)	\$100,000
Products/Completed Operations Aggregate Limit	Included
General Aggregate Limit	\$2,000,000

LIABILITY DEDUCTIBLE

\$0

LOCATIONS OF ALL PREMISES YOU OWN, RENT OR OCCUPY

<i>Location</i>	<i>Address</i>	<i>Territory</i>
1	1002 Glenbriar Ct, Saint Charles, IL 60174	009

PREMIUM COMPUTATION

<i>Loc</i>	<i>Classification</i>	<i>Code No.</i>	<i>Premium Basis</i>	<i>Rate</i>		<i>Advance Premium</i>	
				<i>Pr/Co</i>	<i>All Other</i>	<i>Pr/Co</i>	<i>All Other</i>
1	Community Associations - Not-for-Profit only	68500	92 Per Unit	Included	13.000	Included	\$1,196
1	Additional Insured - Townhouse Association	49950	1 Flat	Included	0.000	Included	Included
1	Lakes - existence hazard only Community Association Not-For-Profit only	45524	1 Per Acre	Included	100.000	Included	\$100
1	Open Space maintained by the Association	49454	1 Per Acre	Included	27.000	Included	\$27
MINIMUM PREMIUM FOR GENERAL LIABILITY COVERAGE PART:							\$500
TOTAL PREMIUM FOR GENERAL LIABILITY COVERAGE PART:							\$1,323
(This Premium may be subject to adjustment.) MP - minimum premium							

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Form EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

DIRECTORS & OFFICERS LIABILITY COVERAGE PART DECLARATIONS

PLEASE READ YOUR POLICY CAREFULLY.

THIS IS A CLAIMS MADE POLICY COVERAGE FORM AND UNLESS OTHERWISE PROVIDED HEREIN, THE COVERAGE OF THIS FORM IS LIMITED TO LIABILITY FOR CLAIMS FIRST MADE DURING THE POLICY PERIOD, OR THE EXTENSION PERIOD, IF APPLICABLE. DEFENSE COSTS SHALL BE APPLIED AGAINST THE RETENTION.

No. NPP1585224E

Effective Date: **10/26/2023**

12:01 AM STANDARD TIME

ITEM I. PARENT ORGANIZATION AND PRINCIPAL ADDRESS

**WOODS OF FOX GLEN HOMEOWNERS
1002 GLENBRIAR CT
SAINT CHARLES, IL 60174**

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 10/26/2023 To: 10/26/2024

Community Association Directors & Officers Liability - D&O/EPL

ITEM III. LIMITS OF LIABILITY	\$1,000,000	EACH CLAIM
	\$1,000,000	IN THE AGGREGATE
ITEM IV. RETENTION:	\$1,000	EACH CLAIM
ITEM V. PREMIUM:	\$1,067	

ITEM VI. Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:
See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section, 102 (1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

X	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
	I elect to purchase coverage for certified acts of Terrorism for a premium of \$102 _____.

On File with the Company _____
Applicant Name (Print)
Signature on File with the Company _____
Authorized Signature

WOODS OF FOX GLEN HOMEOWNERS _____
Named Insured
On File with the Company _____
Date

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ILLINOIS CHANGES – DEFENSE COSTS

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
 COMMERCIAL GENERAL LIABILITY COVERAGE PART
 COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART – LEGAL LIABILITY COVERAGE FORM
 COMMERCIAL PROPERTY COVERAGE PART – MORTGAGEHOLDERS ERRORS AND OMISSIONS
 COVERAGE FORM
 EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
 FARM COVERAGE PART
 FARM UMBRELLA LIABILITY POLICY
 LIQUOR LIABILITY COVERAGE PART
 MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCT WITHDRAWAL COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 UNDERGROUND STORAGE TANK COVERAGE PART

- A.** The provisions of Paragraph **B.** are added to all Insuring Agreements that set forth a duty to defend under:
1. Section **I** of the Commercial General Liability, Commercial Liability Umbrella, Employment-related Practices Liability, Farm, Liquor Liability, Owners And Contractors Protective Liability, Pollution Liability, Products/Completed Operations Liability, Product Withdrawal, Medical Professional Liability, Railroad Protective Liability, Underground Storage Tank Coverage Parts, Auto Dealers Coverage Form and the Farm Umbrella Liability Policy;
 2. Section **II** under the Auto Dealers, Business Auto and Motor Carrier Coverage Forms;
 3. Section **III** under the Auto Dealers and Motor Carrier Coverage Forms;
 4. Section **A.** Coverage under the Legal Liability Coverage Form; and
 5. Coverage **C** – Mortgageholder's Liability under the Mortgageholders Errors And Omissions Coverage Form.
- Paragraph **B.** also applies to any other provision in the policy that sets forth a duty to defend.
- B.** If we initially defend an insured ("insured") or pay for an insured's ("insured's") defense but later determine that the claim(s) is (are) not covered under this insurance, we will have the right to reimbursement for the defense costs we have incurred.
- The right to reimbursement for the defense costs under this provision will only apply to defense costs we have incurred after we notify you in writing that there may not be coverage, and that we are reserving our rights to terminate the defense and seek reimbursement for defense costs.

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM
 CONDOMINIUM ASSOCIATION COVERAGE FORM
 CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM
 BUILDERS RISK COVERAGE FORM
 BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
 BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
 EXTRA EXPENSE COVERAGE FORM
 STANDARD PROPERTY POLICY**

Protective Devices Or Services Provisions

SCHEDULE

Premises Number	Building Number	Protective Safeguard Symbols Applicable	Description of Protective Safeguard	Effective Date
ALL	ALL	P-6	All electric is on functioning and operational circuit breakers	10/26/2023
ALL	ALL	P-5	Functioning and operational smoke/heat detectors in all units or occupancies	10/26/2023

The following is added to the policy:

A. Protective Safeguards

1. As a condition of this insurance, you are required to have and maintain the protective devices or services listed in the Schedule above.
2. The protective safeguards to which this endorsement applies are identified by the following symbols:
 - a. **"P-1"** Automatic Sprinkler System, including related supervisory services.
 Automatic Sprinkler System means:
 - 1) Any automatic fire protective or extinguishing system, including connected:
 - (a) Sprinklers and discharge nozzles;
 - (b) Ducts, pipes, valves and fittings;
 - (c) Tanks, their component parts and supports; and
 - (d) Pumps and private fire protection mains.
 - 2) When supplied from an automatic fire protective system:
 - (a) Non-automatic fire protective systems; and
 - (b) Hydrants, standpipes and outlets.
 - b. **"P-2"** Automatic Fire Alarm, protecting the entire building, that is:
 - 1) Connected to a central station; or
 - 2) Reporting to a public or private fire alarm station.
 - c. **"P-3"** Security Service, with a recording system or watch clock, making hourly rounds covering

the entire building, when the premises are not in actual operation.

- d. "P-4" Service Contract with a privately owned fire department providing fire protection service to the described premises.
- e. "P-5" Functioning and operational smoke/heat detectors in all units or occupancies.
- f. "P-6" All Electric is on functioning and operational circuit breakers.
- g. "P-7" Functioning and operational central station burglar alarms with a monitoring contract.
- h. "P-8" Functioning and operational surge protectors on all computer and audio-video equipment.
- i. "P-9" Refrigeration maintenance contract on all refrigeration equipment.
- j. "P-10" Functioning and operational automatic fire suppression system per NFPA 96 on all cooking equipment.
- k. "P-11" Vacant section(s) secured and locked.
- l. "P-12" No candles left burning unattended in the building.
- m. "P-13" Construction site perimeter is protected with a locked fence.
- n. "P-14" Watchman on premises when work not being conducted at the construction site.
- o. "P-15" Any item on a display rack with a sales price of \$250 or more must be affixed with a security sensor or chained and locked to a rack.
- p. "P-16" The building is protected from lightning with an approved NFPA 780 installation.
- q. "P-17" Flammable liquids must be stored in NFPA #30 approved cabinets.
- r. "P-18" No smoking signs must be posted and enforced.
- s. "P-19" No structural work on the load bearing members of the building.
- t. "P-20" Spray booth is installed with UL approved fixtures, lighting and electrical outlets according to NFPA 33.
- u. "P-21" The protective system described in the schedule.
- v. "P-22" All water is turned off unless the building is 100% sprinklered and the system is drained.
- W. "P-23" Maintain heat at a level throughout the building to prevent pipes from freezing.

3. The following is added to the EXCLUSIONS section of:

- a. **Causes of Loss - Basic Form**
- b. **Causes of Loss - Broad Form**
- c. **Causes of Loss - Special Form**
- d. **Standard Property Policy**

With respect to "P-1", "P-2", "P-3", "P-4", "P-5", "P-6", "P-8", "P-10", "P-11", "P-12", "P-16", "P-17", "P-18", and "P-20" we will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you:

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

If part of an Automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within

48 hours.

With respect to **“P-3”, “P-7”, “P-11”, “P-13”, “P-14” and “P-15”**, we will not pay for loss or damage caused by or resulting from vandalism, burglary, theft or any other act of stealing if, prior to vandalism, burglary, theft or any other act of stealing you:

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

With respect to **“P-6” and “P-8”** we will not pay for loss or damage caused by or resulting from “equipment breakdown”, electrical disturbance or expediting expenses as a result of an electrical disturbance if, prior to the “equipment breakdown” you:

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

With respect to **“P-9”** we will not pay for loss or damage caused by or resulting from “equipment breakdown”, spoilage, or expediting expenses as a result of spoilage if, prior to the “equipment breakdown” you:

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

With respect to **“P-19”** we will not pay for loss or damage caused by or resulting from collapse.

With respect to **“P-21”** we will not pay for loss or damage caused by or resulting from fire, vandalism, burglary, theft or any other act of stealing, “equipment breakdown”, electrical disturbance or expediting expenses as a result of an electrical disturbance, spoilage, or expediting expenses as a result of spoilage, as applicable, if you:

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

With respect to **“P-22”and “P-23”** we will not pay for loss or damage caused by or resulting from “water damage”, if prior to the “water damage” you:

- 1) Know of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- 2) Failed to maintain any protective safeguard listed in the Schedule above and over which you had control in complete working order.

For the purpose of this endorsement “water damage” means:

- 1) Accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of any part of a system or appliance containing water or steam;
- 2) Loss or damage caused by or resulting from freezing.

ILLINOIS CHANGES – ARTIFICIALLY GENERATED ELECTRICAL CURRENT EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. The exclusion set forth in:

1. Paragraph **B.2.a.** of the Standard Property Policy, the Causes Of Loss – Basic Form, the Causes Of Loss – Broad Form and the Causes Of Loss – Special Form; and
2. Paragraph **B.2.b.** of the Mortgageholders Errors And Omissions Coverage Form

is replaced by the following exclusion:

We will not pay for loss or damage caused by or resulting from artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.

But if artificially generated electrical current results in fire, we will pay for the loss or damage caused by that fire.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**ILLINOIS CHANGES**

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 FARM COVERAGE PART
 STANDARD PROPERTY POLICY

- A.** When this endorsement is attached to Standard Property Policy **CP 00 99**, the terms Coverage Part and Coverage Form in this endorsement are replaced by the term Policy.
- B.** The following is added to the **Legal Action Against Us** Condition:
 The two year period for legal action against us is extended by the number of days between the date the proof of loss is filed with us and the date we deny the claim in whole or in part.
- C.** If this policy covers:
- 1.** The following in **a.** and **b.**, then Paragraphs **2.** and **3.** apply:
 - a.** Real property used principally for residential purposes up to and including a four family dwelling; or
 - b.** Household or personal property that is usual or incidental to the occupancy of any premises used for residential purposes.
 - 2.** The second paragraph of the **Appraisal** Condition is deleted and replaced by the following:
 - a.** Each party will pay its own appraiser and bear the other expenses of the appraisal and umpire equally, except as provided in **b.** below.
 - b.** We will pay your appraiser's fee and the umpire's appraisal fee, if the following conditions exist:
 - (1)** You demanded the appraisal; and
 - (2)** The full amount of loss, as set by your appraiser, is agreed to by our appraiser or by the umpire.
 - 3.** The **Concealment, Misrepresentation Or Fraud** Condition is replaced by the following:

Concealment, Misrepresentation Or Fraud

 - a.** This Coverage Part or Coverage Form is void if you or any insured ("insured") commit fraud or conceal or misrepresent a fact in the process leading to the issuance of this insurance, and such fraud, concealment or misrepresentation is stated in the policy or endorsement or in the written application for this policy and:
 - (1)** Was made with actual intent to deceive; or
 - (2)** Materially affected either our decision to provide this insurance or the hazard we assumed.

However, this condition will not serve as a reason to void this Coverage Part or Coverage Form after the Coverage Part or Coverage Form has been in effect for one year or one policy term, whichever is less.
 - b.** We do not provide coverage under this Coverage Part or Coverage Form to you or any other insured ("insured") who, at any time subsequent to the issuance of this insurance, commit fraud or intentionally conceal or misrepresent a material fact relating to:
 - (1)** This Coverage Part or Coverage Form;
 - (2)** The Covered Property;
 - (3)** Your interest in the Covered Property; or
 - (4)** A claim under this Coverage Part or Coverage Form.
 - c.** Notwithstanding the limitations stated in **3.a.** above, we may cancel the Coverage Part or Coverage Form in accordance with the terms of the Cancellation Condition.

- D.** For the Commercial Property Coverage Part and the Standard Property Policy, the following exclusion and related provisions are added to Paragraph **B.2**. Exclusions in the Causes of Loss Forms and to any Coverage Form or policy to which a Causes of Loss Form is not attached:
- 1.** We will not pay for loss or damage arising out of any act an insured commits or conspires to commit with the intent to cause a loss.
In the event of such loss, no insured is entitled to coverage, even insureds who did not commit or conspire to commit the act causing the loss.
 - 2.** However, 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 loss if:
 - a.** The loss arose out of a pattern of criminal domestic violence; and
 - b.** The perpetrator of the loss is criminally prosecuted for the act causing the loss.
 - 3.** If we pay a claim pursuant to Paragraph **D.2.**, our payment to the insured is limited to that insured's insurable interest in the property less any payments we first made to a mortgagee or other party with a legal secured interest in the property. In no event will we pay more than the Limit of Insurance.
- E.** The **Intentional Loss Exclusion** in the Causes of Loss Form – Farm Property, Mobile Agricultural Machinery And Equipment Coverage Form and Livestock Coverage Form is replaced by the following:
- 1.** We will not pay for loss ("loss") or damage arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss ("loss").
In the event of such loss ("loss"), no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss ("loss").
 - 2.** However, 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 loss ("loss") if:
 - a.** The loss ("loss") arose out of a pattern of criminal domestic violence; and
 - b.** The perpetrator of the loss ("loss") is criminally prosecuted for the act causing the loss.
 - 3.** If we pay a claim pursuant to Paragraph **E.2.**, our payment to the "insured" is limited to that "insured's" insurable interest in the property less any payments we first made to a mortgagee or other party with a legal secured interest in the property. In no event will we pay more than the Limit of Insurance.
- F.** The **Intentional Loss Exclusion** in the Capital Assets Program (Output Policy) Coverage Part, is replaced by the following:
- 1.** We will not pay for loss or damage arising out of any act an insured commits or conspires to commit with the intent to cause a loss.
In the event of such loss, no insured is entitled to coverage, even insureds who did not commit or conspire to commit the act causing the loss.
 - 2.** However, 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 loss if:
 - a.** The loss arose out of a pattern of criminal domestic violence; and
 - b.** The perpetrator of the loss is criminally prosecuted for the act causing the loss.
 - 3.** If we pay a claim pursuant to Paragraph **F.2.**, our payment to the insured is limited to that insured's insurable interest in the property less any payments we first made to a mortgagee or other party with a legal secured interest in the property. In no event will we pay more than the Limit of Insurance.

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