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Original Insured

STATE OF OHIO  
DEPT OF ADMIN SVCS  
4200 SURFACE ROAD  
COLUMBUS OH  
43228

STATE OF OHIO  
DEPT OF ADMIN SVCS  
4200 SURFACE ROAD  
COLUMBUS OH  
43228

STATE OF OHIO  
DEPT OF ADMIN SVCS  
4200 SURFACE ROAD  
COLUMBUS OH  
43228

THIS NOTICE IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT, AS AMENDED. THIS NOTICE DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THIS POLICY. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE POLICY, THE PROVISIONS OF THE POLICY SHALL APPLY.

## NOTICE – ACCEPTANCE OF TERRORISM COVERAGE AND DISCLOSURE OF PREMIUM

### Schedule

<b>Disclosure of Premium:</b>	
Total Terrorism Premium	<b>\$ 55</b>
Fire Following Premium	<b>\$ 0</b>
Other than Fire Following Premium	<b>\$ 55</b>

Coverage for “acts of terrorism,” as defined in Section 102(1) of the Terrorism Risk Insurance Act (“Act”) is included in your policy. You are hereby notified that under the Act, as amended in 2015, the definition of “act of terrorism” is:

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.

### **Disclosure of Federal Participation in Payment of Terrorism Losses**

The United States government through the Department of the Treasury may pay a share of terrorism losses insured under the federal program under a formula set forth in the Act. Under this formula, the United States government generally reimburses the following percentage of covered terrorism loss which exceeds the statutorily established deductible paid by the insurance company providing the coverage: 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020.

### **Cap on Insurer Participation in Payment of Terrorism Losses**

The Act contains a \$100 billion cap that limits the reimbursement by the United States government as well as insurers’ liability for losses resulting from certified acts of terrorism. If the aggregate of 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 Act, we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. 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.

THIS NOTICE IS PROVIDED IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS NOTICE DOES NOT GRANT COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF COVERAGE UNDER THE POLICY. IF THERE IS A CONFLICT BETWEEN THIS NOTICE AND THE POLICY, THE PROVISIONS OF THE POLICY SHALL APPLY.

## DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

### Schedule

<b>Disclosure of Premium:</b>	
Total Terrorism Premium	\$ 55
Fire Following Premium	\$ 0
Other than Fire Following Premium	\$ 55

### Disclosure of Terrorism Coverage Available

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from "acts of terrorism" defined in Section 102(1) of the Act as follows:

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.

The premium charged for this coverage is provided in the Schedule above and does not include any charges for the portion of loss that may be covered by the Federal Government as described below.

Your policy may contain other exclusions which could affect your coverage, such as an exclusion for Nuclear Events or Pollution. **Please read your policy carefully.**

### **Note for Commercial Property or Commercial Inland Marine Policyholders in Standard Fire States:**

In your state, a terrorism exclusion makes an exception for (and therefore provides coverage for) fire losses resulting from an act of terrorism. If you reject the offer of terrorism coverage, therefore, that rejection does not apply to fire losses resulting from an act of terrorism. Coverage for such fire losses will be provided in your policy. The additional premium just for such fire coverage is shown in the Schedule above.

### Disclosure of Federal Participation in Payment of Terrorism Losses

The United States government through the Department of the Treasury may pay a share of terrorism losses insured under the federal program under a formula set forth in the Act. Under this formula, the United States government generally reimburses the following percentage of covered terrorism loss which exceeds the statutorily established deductible paid by the insurance company providing the coverage: 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019; and 80% beginning on January 1, 2020.

**Cap on Insurer Participation in Payment of Terrorism Losses**

The Act contains a \$100 billion cap that limits the reimbursement by the United States government as well as insurers' liability for losses resulting from certified acts of terrorism. If the aggregate of 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 Act, we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. 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.

**Rejection of Terrorism Insurance Coverage**

- I decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

\_\_\_\_\_  
Applicant/Policyholder Signature

\_\_\_\_\_  
**Massachusetts Bay Insurance Company**

**Insurance Company**

\_\_\_\_\_  
**Print Name**

\_\_\_\_\_  
**LDW A519945 03**

**Quote or Policy Number**

\_\_\_\_\_  
**Date**

## IMPORTANT NOTICE TO POLICYHOLDERS

**THIS DISCLOSURE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

**THIS NOTICE CONTAINS IMPORTANT INFORMATION ABOUT A CHANGE IN COVERAGE. PLEASE READ THE ENTIRE NOTICE.**

This is a summary of possible major changes to your policy at renewal. This notice does not reference every editorial change made in your policy.

Your renewal policy may have one or more of the following forms attached. In some instances, your expiring policy may have already included the forms.

The material is organized by coverage form and endorsements; however, not all coverages, coverage forms or endorsements are included on a particular policy. Please read your policy language carefully.

### **Commercial General Liability Forms**

#### **421-0340 12 14 ~ Commercial General Liability Coverage Part Declaration**

This Declaration is used with the Commercial General Liability Coverage Part. The previous edition of this form has been updated to be compatible with current policy forms. The title Fire Damage Limit has been changed to Damage to Premises Rented to You Limit.

#### **421-0452 12 14 ~ Additional Insured - Primary And Non-Contributory**

This endorsement provides additional insured coverage on a primary and non-contributory basis if the named insured is obligated to do so under the terms of a contract, agreement or permit. Editorial changes have been made to revise the previous edition of this endorsement. The new edition maps to ISO form **CG 00 01 04 13 COMMERCIAL GENERAL LIABILITY COVERAGE FORM**. The title was changed from Other Insurance – Primary and Non-Contributory (Additional Insured).

**421-0535 ~ Florida Other Insurance – Primary and Non-Contributory (Additional Insured)** has been withdrawn and replaced by **421-0452**.

#### **421-0832 12 14 ~ Broadened Property Damage – Rented Premises**

This endorsement has been revised to map to **CG 00 01 COMMERCIAL GENERAL LIABILITY COVERAGE FORM**. Editorial revision has been made to the previous edition.

#### **421-1091 12 14 ~ Additional Insured – Designated Entities By Contract**

This endorsement includes the person or organization shown in the schedule as an additional insured. The previous edition of this endorsement has been revised to incorporate changes introduced by the ISO 2012 CL Multistate Forms Revisions. The designated entities are not additional insureds for their sole negligence. The insurance afforded to the additional insured will not be broader than required by the contract, permit or agreement and will only apply to the extent permitted by law.

**421-2002 12 14 ~ Blanket Additional Insured (Contractors) Endorsement**

This endorsement grants automatic additional insured status to any person or organization who the named insured has agreed to add as an additional insured under the terms of a contract, agreement or permit. This is a new edition to update the previous edition. The revision of this endorsement incorporates changes introduced by the ISO 2012 GL Multistate Forms Revisions. The insurance afforded to the additional insured will not be broader than that required by the contract, permit or agreement and will only apply to the extent permitted by law.

**421-2245 ~ Alaska Blanket Additional Insured (Contractors) Endorsement** is being withdrawn and replaced by **421-2002**.

## IMPORTANT NOTICE TO POLICYHOLDERS

THIS DISCLOSURE DOES NOT PROVIDE COVERAGE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

THIS NOTICE CONTAINS IMPORTANT INFORMATION ABOUT A CHANGE IN COVERAGE. PLEASE READ THE ENTIRE NOTICE.

Your policy may have previously contained one of the coverage forms specified below, which are no longer offered in Hanover's suite of products. These coverage forms are being replaced with the corresponding coverage form in the adjacent column.

The material is organized by coverage form and endorsements; however, not all coverages, coverage forms or endorsements are included on a particular policy. Please read your policy language carefully.

### Expiring & Replacement Forms List:

Current Form Title	Current Form Number	Current Edition Date	New Form	New Form Number	New Edition Date
Commercial General Liability Special Broadening Endorsement	421-0080	01 03	Commercial General Liability Broadening Endorsement	421-2915	12 14
			Commercial General Liability Enhancement Endorsement – Real Estate	421-2924	12 14
Commercial General Liability Special Broadening Endorsement (Missouri Risks)	421-0080	01 03	Commercial General Liability Broadening Endorsement	421-2915	12 14
			Commercial General Liability Enhancement Endorsement – Real Estate	421-2924	12 14
			Missouri Amendatory Endorsement	421-2930	12 14
Commercial General Liability Special Broadening Endorsement ( New York)	421-0146	09 03	Commercial General Liability Broadening Endorsement	421-2915	12 14
			Commercial General Liability Enhancement Endorsement – Real Estate	421-2924	12 14
			New York Amendatory Endorsement	421-2929	12 14
Commercial General Liability Special Broadening Endorsement (Virginia)	421-0149	09 03	Commercial General Liability Broadening Endorsement	421-2915	12 14
			Commercial General Liability Enhancement Endorsement – Real Estate	421-2924	12 14
			Virginia Amendatory Endorsement	421-2927	12 14

Commercial General Liability Special Broadening Endorsement (Texas)	421-0150	09 03	Commercial General Liability Broadening Endorsement	421-2915	12 14
			Commercial General Liability Enhancement Endorsement – Real Estate	421-2924	12 14
			Texas Amendatory Endorsement	421-2931	12 14
California Commercial General Liability Special Broadening Endorsement	421-0778	09 09	Commercial General Liability Broadening Endorsement	421-2915	12 14
			Commercial General Liability Enhancement Endorsement– Real Estate	421-2924	12 14
Washington Commercial General Liability Special Broadening Endorsement	421-2405	06 12	Commercial General Liability Broadening Endorsement	421-2915	12 14
			Commercial General Liability Enhancement Endorsement – Real Estate	421-2924	12 14

The significant changes that broaden, reduce or clarify coverage are outlined below. Please review the changes carefully.

#### A. Changes Which Broaden Coverage

- **Additional Coverages**
  - Additional Insured – Primary and Non-Contributory
  - Blanket Waiver of Subrogation
  - Broad Form Named Insured
  - Tenants-in- Common as Named Insured
- **Additional Insured by Contract Agreement or Permit** now applies with respect to the named insured's maintenance, operation or use of equipment leased by the named insured.
- **Increased Limits of Insurance:**
  - **Supplementary Payments – Loss of Earnings Limit** increased from \$300 per day to \$1000 per day.
  - **Property Damage Legal Liability – Broad Form Limit** increased from \$500,000 to \$1,000,000

#### B. Changes Which Potentially Reduce Coverage

- **Additional Insured by Contract, Agreement or Permit**
  - Does not apply to sole negligence of the additional insured.
  - Will not be broader than the insurance or limits required by the contract, agreement or permit.
  - Professional services excluded
- **Additional Insured – Broad Form Vendors**
  - Does not apply to sole negligence of the additional insured.
  - Will not be broader than the insurance or limits required by the contract, agreement or permit.
- **Medical Payments Limit** no longer automatically increased to \$10,000. The medical payments limit is listed in the Declarations. The default limits is \$5000. Limits may be selected in a range from \$0 (coverage excluded) to as high as \$25,000.
- **Personal Injury – Broad Form** does not include the unlawful treatment of individuals based upon developmental, physical, cognitive, mental, sensory or emotional impairment or any combination of these.
- **Product Recall Expense Coverage** is not included.

**C. Changes Which Clarify Coverage**

- ***Additional Insured By Contract Agreement or Permit***
  - Only applies to the extent permitted by law.
  - Will not be broader than coverage provided for any other insured
  - Does not apply to damages otherwise excluded
  - Does not increase the applicable Limits of Insurance
- ***Additional Insured – Broad Form Vendors***
  - Only applies to the extent permitted by law.
  - Will not be broader than coverage provided for any other insured
  - Does not apply to damages otherwise excluded
  - Does not increase the applicable Limits of Insurance
  - Occurrence must take place after contract or agreement is executed.
  - Does not apply to person or organization included as an insured by another endorsement.

## IMPORTANT NOTICE TO POLICYHOLDERS

### 2012 GENERAL LIABILITY MULTISTATE FORMS REVISION

This is a summary of the major changes in your policy. No coverage is provided by this summary nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

The major areas within the policy that broaden or reduce coverage, and other changes, are highlighted below. This notice does not reference every editorial change made in your policy. We have followed the policy sequence of provisions in setting out this material.

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#### COMMERCIAL GENERAL LIABILITY COVERAGE FORMS CG 00 01 04 13 AND CG 00 02 04 13

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#### I. EXCLUSIONS

##### A. Broadening of Coverage

1. Coverage A – Exclusion 2.c. (Liquor Liability) is revised to provide an exception with respect to allowing a person to bring alcoholic beverages onto the named insured's premises for consumption on the named insured's premises.
2. Coverage A – Exclusion 2.p. (Electronic Data) is revised to introduce an exception for liability for damages because of bodily injury.

##### B. Other Changes

1. Coverage A – Exclusion 2.c. (Liquor Liability) is revised to reinforce that the exclusion applies even if claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others, or providing or failing to provide transportation with respect to any person that may be under the influence of alcohol.
2. Coverage A – Exclusion 2.g. (Aircraft, Auto Or Watercraft) is revised to delete reference to "in the state".
3. Coverage A – Exclusion 2.q. and Coverage B – Exclusion 2.p. (Recording And Distribution Of Material Or Information In Violation Of Law) were previously added to your policy via mandatory endorsement. The endorsement contained an exclusion addressing injury or damage arising out of any action or omission that violates or is alleged to violate certain statutes, ordinances and regulations. This exclusion has been incorporated directly into your policy.
4. Coverage B – Exclusions 2.b. and 2.c. (Material Published With Knowledge Of Falsity and Material Published Prior To Policy Period) are revised to reference "in any manner", with respect to oral or written publication, for consistency with the definition of personal and advertising injury.

#### II. CONDITIONS

##### Other Changes

Condition 4. (Other Insurance) is generally revised so that the insurance provided is excess over any for which the named insured has been added as an additional insured, whether by endorsement or any other means.

#### III. DEFINITIONS

##### Other Changes

1. Definition 2. (Auto) is revised to delete reference to "in the state" with respect to where a vehicle is licensed or principally garaged.
2. Definition 12. (Mobile Equipment) is revised to delete reference to "in the state" with respect to where a vehicle is licensed or principally garaged.

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**OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM – COVERAGE FOR  
OPERATIONS OF DESIGNATED CONTRACTOR  
CG 00 09 04 13**

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**I. EXCLUSIONS****Broadening of Coverage**

Exclusion 2.I. (Electronic Data) is revised to introduce an exception for liability for damages because of bodily injury.

**II. DEFINITIONS****Other Changes**

1. Definition 1. (Auto) is revised to delete reference to "in the state" with respect to where a vehicle is licensed or principally garaged.
2. Definition 10. (Mobile Equipment) is revised to delete reference to "in the state" with respect to where a vehicle is licensed or principally garaged.

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**LIQUOR LIABILITY COVERAGE FORMS  
CG 00 33 04 13 AND CG 00 33 04 13**

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**I. WHO IS AN INSURED****Broadening of Coverage**

We have included trusts as Named Insureds. In addition, trustees have been included as insureds but only with respect to their duties as trustees.

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**RAILROAD PROTECTIVE LIABILITY COVERAGE FORM  
CG 00 35 04 13**

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**I. EXCLUSIONS****Broadening of Coverage**

Exclusion 2.f.(3)(a) (Pollution) is amended to expand the exception to the exclusion with respect to bodily injury or property damage arising out of fuel or lubricants for equipment used at the job location not just when they escape from such equipment.

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**PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORMS  
CG 00 37 04 13 AND CG 00 38 04 13**

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**I. EXCLUSIONS****Broadening of Coverage**

1. Exclusion 2.c. (Liquor Liability) is revised to provide an exception with respect to allowing a person to bring alcoholic beverages onto the named insured's premises for consumption on the named insured's premises.
2. Exclusion 2.I. (Electronic Data) is revised to introduce an exception for liability for damages because of bodily injury.

**II. DEFINITIONS****Other Changes**

1. Exclusion 2.c. (Liquor Liability) is revised to reinforce that the exclusion applies even if claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others, or providing or failing to provide transportation with respect to any person that may be under the influence of alcohol.
2. Definition 1. (Auto) is revised to delete reference to "in the state" with respect to where a vehicle is licensed or principally garaged.
3. Definition 10. (Mobile Equipment) is revised to delete reference to "in the state" with respect to where a vehicle is licensed or principally garaged.

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**POLLUTION LIABILITY COVERAGE FORM DESIGNATED SITES**  
**POLLUTION LIABILITY LIMITED COVERAGE FORM DESIGNATED SITES**  
**CG 00 39 04 13 AND CG 00 40 04 13**

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**I. EXCLUSIONS****A. Broadening of Coverage**

Exclusion 2.p. (Electronic Data) is revised to introduce an exception for liability for damages because of bodily injury.

**B. Other Changes**

Exclusion (Aircraft, Auto, Rolling Stock Or Watercraft) is generally revised to reinforce that the 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.

The exclusion is also revised to express that a land motor vehicle subject to compulsory or financial responsibility laws or other motor vehicle insurance laws will not be covered with respect to its over-the-road exposures.

**II. DEFINITIONS****Other Changes**

1. Exclusion 2.j. (Aircraft, Auto, Rolling Stock Or Watercraft) is revised to delete reference to "in the state". (CG 00 40 only)
2. Definition 1. (Auto) is revised to delete reference to "in the state" with respect to where a vehicle is licensed or principally garaged.
3. Definition (Mobile Equipment) is revised to delete reference to "in the state" with respect to where a vehicle is licensed or principally garaged.

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**UNDERGROUND STORAGE TANK POLICY DESIGNATED TANKS**  
**CG 00 42 04 13**

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**I. EXCLUSIONS****Broadening of Coverage**

Exclusion 2.i. (Electronic Data) is revised to introduce an exception for liability for damages because of bodily injury.

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**ELECTRONIC DATA LIABILITY COVERAGE FORM**  
**CG 00 65 04 13**

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**I. EXCLUSIONS****Other Changes**

Exclusion 2.g. (Infringement Of Intellectual Property Rights) is revised to delete the exception pertaining to the use of another's advertising idea.

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**MULTISTATE ENDORSEMENTS**


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**A. Broadening of Coverage**

1. Electronic Data Liability Endorsement **CG 04 37** is revised to introduce an exception to the electronic data exclusion in order to provide that the exclusion does not apply to liability for damages because of bodily injury.
2. Additional Insured – Owners, Lessees Or Contractors – Automatic Status For Other Parties When Required In Written Construction Agreement Endorsement **CG 20 38** is introduced to provide additional insured status to those parties whom the named insured is obligated in writing in a contract or agreement to name as an additional insured.
3. Druggists Endorsement **CG 22 69** is revised to introduce an exception for the administering of vaccinations.
4. Liquor Liability – Bring Your Own Alcohol Establishments Endorsement **CG 24 06** is introduced to provide coverage to insureds who permit any person to bring any alcoholic beverage on an insured's premises, for consumption on the insured's premises.

**B. Reductions of Coverage**

1. Additional Insured – Users Of Golfmobiles Endorsement **CG 20 08** is revised to include a definition of the term golfmobile.

**2. Liquor Liability Exclusion Endorsements**

The following endorsements are revised to indicate that the liquor liability exclusion will apply if a named insured permits any person to bring any alcoholic beverages on the named insured's premises, for consumption on the named insured's premises:

- **CG 21 50** – Amendment Of Liquor Liability Exclusion (for use with Commercial General Liability Coverage Part)
  - **CG 21 51** – Amendment Of Liquor Liability Exclusion – Exception For Scheduled Premises Or Activities (for use with Commercial General Liability Coverage Part)
  - **CG 29 52** – Amendment Of Liquor Liability Exclusion (for use with Products/Completed Operations Liability Coverage Part)
  - **CG 29 53** – Amendment Of Liquor Liability Exclusion – Exception For Scheduled Premises Or Activities (for use with Products/Completed Operations Liability Coverage Part)
3. Total Pollution Exclusion For Designated Products Or Work Endorsement **CG 21 99** is introduced to exclude coverage with respect to bodily injury or property damage arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants which arises out of the product or work scheduled in the endorsement.
  4. Amendment Of Personal And Advertising Injury Definition Endorsement **CG 24 13** is introduced to remove from the definition of personal and advertising injury the offense of oral and written publication, in any manner, of material that violates a person's right of privacy.

**C. Other Changes**

1. Limited Product Withdrawal Expense Endorsement **CG 04 36** is revised, in part, to reinforce that the Participation Percentage is indicated in the Schedule and to reflect that the cost of the insured's participation in each product withdrawal will be borne by the named insured when due.
2. Primary And Noncontributory – Other Insurance Condition Endorsement **CG 20 01** is introduced to revise the Other Insurance Condition to indicated that coverage is provided to an additional insured on a primary and noncontributory basis, provided that certain requirements are met.

### 3. Additional Insured Endorsements

The following additional insured endorsements are revised to indicate that when these endorsements are attached to a policy, if coverage provided to the additional insured is required by contract or agreement, coverage to the additional insured will be afforded to the extent permissible by law and to the extent the named insured is required by the contract or agreement to provide insurance for the additional insured.

Additionally, if coverage provided to the additional insured is required by contract or agreement, the limits of insurance of the named insured's policy that are available to an additional insured will be limited to the extent required by the contract or agreement or the amount of insurance available under the applicable Limits of Insurance shown in the Declarations, whichever is less:

- **CG 20 03** – Additional Insured – Concessionaires Trading Under Your Name
- **CG 20 05** – Additional Insured – Controlling Interest
- **CG 20 07** – Additional Insured – Engineers, Architects Or Surveyors
- **CG 20 10** – Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization
- **CG 20 11** – Additional Insured – Managers Or Lessors Of Premises
- **CG 20 12** – Additional Insured – State Or Governmental Agency Or Subdivision Or Political Subdivision – Permits Or Authorizations
- **CG 20 13** – Additional Insured – State Or Governmental Agency Or Subdivision Or Political Subdivision – Permits Or Authorizations Relating To Premises
- **CG 20 15** – Additional Insured – Vendors
- **CG 20 18** – Additional Insured – Mortgagee, Assignee Or Receiver
- **CG 20 23** – Additional Insured – Executors, Administrators, Trustees Or Beneficiaries
- **CG 20 24** – Additional Insured – Owners Or Other Interest From Whom Land Has Been Leased
- **CG 20 26** – Additional Insured – Designated Person Or Organization
- **CG 20 27** – Additional Insured – Co-owner Of Insured Premises
- **CG 20 28** – Additional Insured – Lessor Of Leased Equipment
- **CG 20 29** – Additional Insured – Grantor Of Franchise
- **CG 20 30** – Oil Or Gas Operations – Nonoperating, Working Interests
- **CG 20 31** – Additional Insured – Engineers, Architects Or Surveyors
- **CG 20 32** – Additional Insured – Engineers, Architects Or Surveyors Not Engaged By The Named Insured
- **CG 20 33** – Additional Insured – Owners, Lessees Or Contractors – Automatic Status When Required In Construction Agreement With You
- **CG 20 34** – Additional Insured – Lessor Of Leased Equipment – Automatic Status When Required In Lease Agreement With You
- **CG 20 35** – Additional Insured – Grantor Of Licenses – Automatic Status When Required By Licensor
- **CG 20 36** – Additional Insured – Grantor Of Licenses
- **CG 20 37** – Additional Insured – Owners, Lessees Or Contractors – Completed Operations
- **CG 29 35** – Additional Insured – State Or Governmental Agency Or Subdivision Or Political Subdivision – Permits Or Authorizations

#### 4. Professional Services Endorsements

The following endorsements are revised to expressly address, in part, claims alleging negligence or other wrongdoing in the hiring, employment, training, supervision or monitoring of others by any insured:

- **CG 21 16** – Exclusion – Designated Professional Services
- **CG 21 52** – Exclusion – Financial Services
- **CG 21 56** – Exclusion – Funeral Services
- **CG 21 57** – Exclusion – Counseling Services
- **CG 21 58** – Exclusion – Professional Veterinarian Services
- **CG 21 59** – Exclusion – Diagnostic Testing Laboratories
- **CG 22 24** – Exclusion – Inspection, Appraisal And Survey Companies
- **CG 22 32** – Exclusion – Professional Services – Blood Banks
- **CG 22 33** – Exclusion – Testing Or Consulting Errors And Omissions
- **CG 22 34** – Exclusion – Construction Management Errors And Omissions
- **CG 22 36** – Exclusion – Products And Professional Services (Druggists)
- **CG 22 37** – Exclusion – Products And Professional Services (Optical And Hearing Aid Establishments)
- **CG 22 39** – Exclusion – Camps Or Campgrounds
- **CG 22 43** – Exclusion – Engineers, Architects Or Surveyors Professional Liability
- **CG 22 44** – Exclusion – Services Furnished By Health Care Providers
- **CG 22 45** – Exclusion – Specified Therapeutic Or Cosmetic Services
- **CG 22 48** – Exclusion – Insurance And Related Operations
- **CG 22 69** – Druggists
- **CG 22 71** – Colleges Or Schools (Limited Form)
- **CG 22 72** – Colleges Or Schools
- **CG 22 75** – Professional Liability Exclusion – Computer Software
- **CG 22 76** – Professional Liability Exclusion – Health Or Exercise Clubs Or Commercially Operated Health Or Exercise Facilities
- **CG 22 77** – Professional Liability Exclusion – Computer Data Processing
- **CG 22 79** – Exclusion – Contractors – Professional Liability
- **CG 22 80** – Limited Exclusion – Contractors – Professional Liability
- **CG 22 87** – Exclusion – Adult Day Care Centers
- **CG 22 88** – Professional Liability Exclusion – Electronic Data Processing Services And Computer Consulting Or Programming Services
- **CG 22 90** – Professional Liability Exclusion – Spas or Personal Enhancement Facilities
- **CG 22 91** – Exclusion – Telecommunication Equipment Or Service Providers Errors And Omissions
- **CG 22 96** – Limited Exclusion – Personal And Advertising Injury – Lawyers
- **CG 22 98** – Exclusion – Internet Service Providers And Internet Access Providers Errors And Omissions
- **CG 22 99** – Professional Liability Exclusion – Web Site Designers
- **CG 23 01** – Exclusion – Real Estate Agents Or Brokers Errors Or Omissions
- **CG 31 15** – Construction Project Management Protective Liability Coverage

5. Exclusion – Volunteer Workers Endorsement **CG 21 66** is revised to delete reference to "in the state" from Exclusion **2.g.** (Aircraft, Auto Or Watercraft).
6. Exclusion – Failure To Supply Endorsement **CG 22 50** is revised to expressly state that the exclusion also applies to the failure of any insured to adequately supply biofuel.
7. Pesticide Or Herbicide Applicator Coverage Endorsements **CG 22 64** and **CG 28 12** and Lawn Care Services Coverage Endorsement **CG 22 93** are revised to reflect a change in titles to Herbicide Applicator – *Limited Pollution* Coverage endorsements and Lawn Care Services – *Limited Pollution* Coverage.
8. Real Estate Property Managed Endorsement **CG 22 70** is revised to reinforce that the insurance provided is excess over any other insurance available, whether such insurance is primary or excess.
9. Colleges Or Schools Endorsements **CG 22 71** and **CG 22 72** are revised to expressly address, in part, claims alleging negligence or other wrongdoing in the hiring, employment, training, supervision or monitoring of others by any insured.
10. Waiver Of Governmental Immunity Endorsement **CG 24 14** is revised to reference that the endorsement also applies to the Owners And Contractors Protective Liability Coverage Part and the Railroad Protective Liability Coverage Part.
11. Amendment Of Insured Contract Definition Endorsement **CG 24 26** and Limited Contractual Liability – Railroads Endorsement **CG 24 27** are revised to reflect that the defined term insured contract addresses certain liability assumed by the named insured with respect to the tort liability of another party to the extent the assumption of the tort liability is permitted by law.
12. Designated Location(s) Aggregate Limit Endorsement **CG 25 14** is introduced to make a separate Designated Location Aggregate Limit available for each location of the insured listed in the Schedule of the endorsement.
13. Supplemental Extended Reporting Period Endorsement **CG 27 10** and Supplemental Extended Reporting Period Endorsement For Specific Accidents, Products, Work Or Locations Endorsement **CG 27 11** are revised to amend Condition **4.** (Other Insurance) so that the insurance provided is excess over any for which the named insured has been added as an additional insured, whether by endorsement or any other means.
14. Principals Protective Liability Coverage Endorsement **CG 28 07** is revised to delete reference to "in the state" from Exclusion **2.c.(1)(e)(i).**

**15. Liquor Liability Exclusion Endorsements**

The following endorsements are revised to reinforce that the exclusion applies even if claims against an insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others, or providing or failing to provide transportation with respect to any person that may be under the influence of alcohol:

- **CG 21 50** – Amendment Of Liquor Liability Exclusion (for use with Commercial General Liability Coverage Part)
- **CG 21 51** – Amendment Of Liquor Liability Exclusion – Exception For Scheduled Premises Or Activities (for use with Commercial General Liability Coverage Part)
- **CG 29 52** – Amendment Of Liquor Liability Exclusion (for use with Products/Completed Operations Liability Coverage Part)
- **CG 29 53** – Amendment Of Liquor Liability Exclusion – Exception For Scheduled Premises Or Activities (for use with Products/Completed Operations Liability Coverage Part)



LDW A519945 03

**Massachusetts Bay Insurance Company (A Stock Company)  
440 Lincoln Street, Worcester, MA 01653-0002  
Commercial Line Policy  
Common Declarations**

CM

Policy Number	Policy Period		Coverage is Provided in the:	Agency Code
	From	To		
LDW A519945 03	07/01/2016	07/01/2017	Massachusetts Bay Insurance Company	2003319

Named Insured and Address :	Agent :
STATE OF OHIO DEPT OF ADMIN SVCS 4200 SURFACE ROAD COLUMBUS OH 43228	WILLIS OF OHIO INC  775 YARD ST., SUITE 200 COLUMBUS OH 43212

**Branch :** Ohio  
**Policy Period :** From 07/01/2016 To 07/01/2017  
 12:01 A.M. Standard Time at Your Mailing Address Shown Above.  
**Business Description:** Administration Services  
**Legal Entity:** Corporation

In Consideration of the premium, insurance is provided the Named Insured with respect to those premises described in the attached schedule(s) for which a specific limit of insurance is shown. This is subject to all terms of this policy including Common Policy Conditions. Coverage Parts, Forms and Endorsements may be subject to adjustment and/or a policy minimum premium.

<b>Commercial General Liability Coverage</b>	\$109,785.00
<b>Commercial Auto Coverage</b>	Not Covered
<b>Total Surcharges Premium</b>	N/A
<b>Additional Premium For Policy Minimum</b>	N/A
<b>** Total</b>	\$109,785.00

\*\*INCLUDES PREMIUM, IF ANY, FOR TERRORISM; REFER TO DISCLOSURE NOTICE

Countersigned \_\_\_\_\_ By \_\_\_\_\_

Agency Bill/4 Equal Install,W/O Srv Charge

Group Number ZBT



STATE OF OHIO

LDW A519945 03

**WILLIS OF OHIO INC**

**Locations of All Premises You Own, Rent or Occupy**

**Location: 1**

615 Superior Avenue  
Cleveland OH  
44113

**Location: 3**

161 S. High St.  
Akron OH  
44308

**Location: 5**

1 Government Center  
Toledo OH  
43604

**Location: 7**

1 Capitol Square  
Columbus OH  
43215

**Location: 9**

125 E. Court Street, Ste. 600  
Cincinnati OH  
45202

**Location: 11**

2025 E. Fourth St  
Lima OH  
45804

**Location: 13**

240 Tappan Dr. N, Suite A  
Ontario OH  
44906

**Location: 2**

77 South High Street  
Columbus OH  
43215

**Location: 4**

30 E. Broad Street  
Columbus OH  
43215

**Location: 6**

30 E. Spring Street  
Columbus OH  
43215

**Location: 8**

2130 E. Wheeling Ave  
Cambridge OH  
43725

**Location: 10**

1242 E. Dayton Yellow  
Springs Road  
Fairborn OH  
45324

**Location: 12**

12898 Grey St.  
Logan OH  
43138

**Location: 14**

1005 Fourth Street  
Portsmouth OH  
45662



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WILLIS OF OHIO INC

**Locations of All Premises You Own, Rent or Occupy**

**Location: 15**

242 Federal Plaza West  
Youngstown OH  
44503

**Location: 17**

43 S. 3rd Street  
Columbus OH  
43215

**Location: 19**

100 S. High Street  
Hillsboro OH  
45133

**Location: 21**

57 E. Main Street  
Columbus OH  
43215

**Location: 23**

10 W. Broad Street  
Columbus OH  
43215

**Location: 25**

50 W. Broad, Suite 1425  
Columbus OH  
43215

**Location: 27**

14 S. Paint Street  
Chillicothe OH  
45601

**Location: 29**

328 Mahoning Ave  
Warren OH  
44483

**Location: 16**

2235 Westbrooke Drive  
Columbus OH  
43228

**Location: 18**

180 E. Broad Street  
Columbus OH  
43215

**Location: 20**

65 S. Front Street  
Columbus OH  
43215

**Location: 22**

50 W. Broad Street  
Columbus OH  
43215

**Location: 24**

65 E. State Street, 12th Floor  
Columbus OH  
43215

**Location: 26**

50 W. Broad, Room 1820  
Columbus OH  
43215

**Location: 28**

250 E. Broad Street  
Columbus OH  
43215

**Location: 30**

200 Putnam Street  
Marietta OH  
45750



LDW A519945 03

WILLIS OF OHIO INC

**Locations of All Premises You Own, Rent or Occupy**

**Location: 31**

8 N Court  
Athens OH  
45701

**Location: 33**

3416 Columbus Ave  
Sandusky OH  
44870

**Location: 35**

246 N. High Street  
Columbus OH  
43215

**Location: 37**

1320 Arthur E. Adams Drive  
Columbus OH  
43221

**Location: 39**

358 N. Parkway Avenue  
Bexley OH  
43209

**Location: 41**

339 East Maple, Suite 200  
North Canton OH  
44720

**Location: 43**

4800 East 131st St., Suite A  
Garfield Heights OH  
44105

**Location: 45**

3655 Brookham Drive  
Grove City OH  
43123

**Location: 32**

2003 Veterans Blvd  
Georgetown OH  
45121

**Location: 34**

25 South Front Street  
Columbus OH  
43215

**Location: 36**

35 E. Chestnut Street  
Columbus OH  
43215

**Location: 38**

4200 Surface Road  
Columbus OH  
43228

**Location: 40**

61501 Southgate Parkway  
Cambridge OH  
43725

**Location: 42**

3401 Park Center Dr.  
Suite 100  
Dayton OH  
45414

**Location: 44**

8650 Governors Hill Dr.  
Suite 400  
Cincinnati OH  
45249

**Location: 46**

13430 Yarmouth Drive  
Pickerington OH  
43147



LDW A519945 03

WILLIS OF OHIO INC

**Locations of All Premises You Own, Rent or Occupy**

**Location: 47**

222 Federal Plaza W.  
Youngstown OH  
44503

**Location: 48**

242 Federal Plaza West  
Youngstown OH  
44503

**Forms Applicable to all Coverage Parts:**

\*Asterisk denotes new or changed form

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
* 401-1127	01/15	Notice - Acceptance Of Terrorism Coverage and Disclosure Of Premium
* 401-1374	01/15	Offer Disclosure Pursuant To Terrorism Risk Insurance Act
IL 00 03	09/08	Calculation of Premium
IL 00 17	11/98	Common Policy Conditions
IL 00 21	09/08	Nuclear Energy Liability Exclusion Endorsement
IL 02 44	09/07	Ohio Changes- Cancellation and Nonrenewal
IL 70 03	04/87	Cancellation Refund
SIG 11 00	08/14	Signature Page



STATE OF OHIO

LDW A519945 03

WILLIS OF OHIO INC

### Commercial General Liability Coverage Part Declaration

Audit Frequency:	Not Auditable	
<b>Limits of Insurance:</b>		
<b>General Aggregate Limit</b>		\$2,000,000
<b>Products-Completed Operations are Included in the General Aggregate Limit</b>		
<b>Each Occurrence Limit</b>		\$1,000,000
<b>Personal and Advertising Injury Limit</b>		\$1,000,000
<b>Damage to Premises Rented to You Limit</b>		\$100,000
<b>Medical Expense Limit, Any One Person</b>		\$10,000
<b>General Liability Deductible:</b>		
<b>Total Advance Commercial General Liability Premium</b>		\$109,785.00

THIS POLICY CONTAINS AGGREGATE LIMITS; REFER TO SECTION III - LIMITS OF INSURANCE FOR DETAILS

#### Forms Applicable to General Liability Coverage Parts:

\*Asterisk denotes new or changed form

<u>Form Number</u>	<u>Edition Date</u>	<u>Description</u>
421-0022	12/90	Asbestos Liability Exclusion
421-0551	09/08	Special Events Limitation Endorsement
421-0589	09/08	Scheduled Special Events Endorsement
* 421-2915	06/15	Commercial General Liability Broadening Endorsement
421-2924	12/14	Commercial General Liability Enhancement Endorsement - Real Estate
* 421-2960	12/14	Commercial General Liability Generic Notice to Policyholders
* 421-2970	12/14	Real Estate Commercial General Liability Enhancement Notice to Policyholders
* 421-2974	12/14	ISO Changes Notice to Policyholders
CG 00 01	04/13	Commercial General Liability Coverage Form - Occurrence
* CG 21 06	05/14	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - With Limited Bodily Injury Exception
CG 21 47	12/07	Employment - Related Practices Exclusion
CG 21 55	09/99	Total Pollution With a Hostile Fire Exception
CG 21 67	12/04	Fungi or Bacteria Exclusion
* CG 21 70	01/15	Cap On Losses From Certified Acts of Terrorism
CG 21 96	03/05	Silica or Silica-Related Dust Exclusion



STATE OF OHIO

LDW A519945 03

WILLIS OF OHIO INC

**Commercial General Liability Classification Schedule Declaration**

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
1	OH	501	61217	334	435000 Area		22.869	\$9,948.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
2	OH	505	61217	334	1023762 Area		10.649	\$10,902.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
3	OH	504	61217	334	243975 Area		16.063	\$3,919.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
4	OH	505	61217	334	1470000 Area		10.649	\$15,654.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
5	OH	506	61217	334	505272 Area		15.496	\$7,830.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
6	OH	505	61217	334	1020071 Area		10.649	\$10,863.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								



STATE OF OHIO

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WILLIS OF OHIO INC

**Commercial General Liability Classification Schedule Declaration**

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
7	OH	505	61217	334	965614 Area		10.649	\$10,283.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
8	OH	509	61217	334	7000 Area		13.227	\$93.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
9	OH	503	61217	334	24000 Area		17.251	\$414.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
10	OH	509	61217	334	14400 Area		13.227	\$190.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
11	OH	509	61217	334	23820 Area		13.227	\$315.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
12	OH	509	61217	334	3943 Area		13.227	\$52.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								



STATE OF OHIO

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WILLIS OF OHIO INC

**Commercial General Liability Classification Schedule Declaration**

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
13	OH	507	61217	334	44687 Area		11.087	\$495.00

Products – Completed Operations are Included in the General Aggregate Limit

Buildings or Premises bank or office mercantile or manufacturing lessor

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
14	OH	509	61217	334	22326 Area		13.227	\$295.00

Products – Completed Operations are Included in the General Aggregate Limit

Buildings or Premises bank or office mercantile or manufacturing lessor

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
15	OH	502	61217	334	12879 Area		19.941	\$257.00

Products – Completed Operations are Included in the General Aggregate Limit

Buildings or Premises bank or office mercantile or manufacturing lessor

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
16	OH	505	61217	334	13666 Area		10.649	\$146.00

Products – Completed Operations are Included in the General Aggregate Limit

Buildings or Premises bank or office mercantile or manufacturing lessor

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
17	OH	505	61217	334	35000 Area		10.649	\$373.00

Products – Completed Operations are Included in the General Aggregate Limit

Buildings or Premises bank or office mercantile or manufacturing lessor

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
18	OH	505	61217	334	51527 Area		10.649	\$549.00

Products – Completed Operations are Included in the General Aggregate Limit

Buildings or Premises bank or office mercantile or manufacturing lessor



STATE OF OHIO

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WILLIS OF OHIO INC

**Commercial General Liability Classification Schedule Declaration**

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
19	OH	509	61217	334	2700 Area		13.227	\$36.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
20	OH	505	61217	334	2190 Area		10.649	\$23.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
21	OH	505	61217	334	62122 Area		10.649	\$662.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
22	OH	505	61217	334	5341 Area		10.649	\$57.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
23	OH	505	61217	334	25549 Area		10.649	\$272.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
24	OH	505	61217	334	20401 Area		10.649	\$217.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								



STATE OF OHIO

LDW A519945 03

WILLIS OF OHIO INC

**Commercial General Liability Classification Schedule Declaration**

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
25	OH	505	61217	334	3550 Area		10.649	\$38.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
26	OH	505	61217	334	4700 Area		10.649	\$50.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
27	OH	509	61217	334	4340 Area		13.227	\$57.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
28	OH	505	61217	334	33080 Area		10.649	\$352.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
29	OH	509	61217	334	3726 Area		13.227	\$49.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
30	OH	509	61217	334	25000 Area		13.227	\$331.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								



STATE OF OHIO

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WILLIS OF OHIO INC

**Commercial General Liability Classification Schedule Declaration**

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
31	OH	509	61217	334	3800 Area		13.227	\$50.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
32	OH	509	61217	334	109275 Area		13.227	\$1,445.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
33	OH	509	61217	334	636513 Area		13.227	\$8,419.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
34	OH	505	61217	334	234592 Area		10.649	\$2,498.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
35	OH	505	61217	334	339504 Area		10.649	\$3,615.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								
<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
36	OH	505	61217	334	365909 Area		10.649	\$3,897.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								



STATE OF OHIO

LDW A519945 03

WILLIS OF OHIO INC

**Commercial General Liability Classification Schedule Declaration**

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
37	OH	505	61217	334	378919 Area		10.649	\$4,035.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
38	OH	505	61217	334	203520 Area		10.649	\$2,167.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
39	OH	505	61217	334	18971 Area		10.649	\$202.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
40	OH	509	61217	334	25500 Area		13.227	\$337.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
41	OH	510	61217	334	32474 Area		14.38	\$467.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
42	OH	507	61217	334	31875 Area		11.087	\$353.00
Products – Completed Operations are Included in the General Aggregate Limit								
Buildings or Premises bank or office mercantile or manufacturing lessor								



STATE OF OHIO

LDW A519945 03

WILLIS OF OHIO INC

**Commercial General Liability Classification Schedule Declaration**

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
43	OH	501	61217	334	74229 Area		22.869	\$1,698.00

Products – Completed Operations are Included in the General Aggregate Limit  
Buildings or Premises bank or office mercantile or manufacturing lessor

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
44	OH	503	61217	334	44232 Area		17.251	\$763.00

Products – Completed Operations are Included in the General Aggregate Limit  
Buildings or Premises bank or office mercantile or manufacturing lessor

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
45	OH	509	61217	334	96522 Area		13.227	\$1,277.00

Products – Completed Operations are Included in the General Aggregate Limit  
Buildings or Premises bank or office mercantile or manufacturing lessor

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
46	OH	509	61217	334	40708 Area		13.227	\$538.00

Products – Completed Operations are Included in the General Aggregate Limit  
Buildings or Premises bank or office mercantile or manufacturing lessor

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
47	OH	502	61217	334	7011 Area		19.941	\$140.00

Products – Completed Operations are Included in the General Aggregate Limit  
Buildings or Premises bank or office mercantile or manufacturing lessor

<u>LOC</u>	<u>ST</u>	<u>TERR</u>	<u>CODE</u>	<u>SUBLINE</u>	<u>PREMIUM BASIS</u>	<u>PER</u> 1000 of Total Area	<u>RATE</u>	<u>ADVANCE PREMIUM</u>
48	OH	502	61217	334	21600 Area		19.941	\$431.00

Products – Completed Operations are Included in the General Aggregate Limit  
Buildings or Premises bank or office mercantile or manufacturing lessor



STATE OF OHIO

LDW A519945 03

WILLIS OF OHIO INC

**Commercial General Liability Classification Schedule Declaration**

**Miscellaneous/Optional General Liability Coverages**

**Advance Premium**

Terrorism Premium	\$55.00
CGL Enhancement - Real Estate	\$2,676.00

**Additional Premium for Coverage Minimum:** N/A

**Total Advance General Liability Premium** \$109,785.00

**Subline 334 Premises and Operations**



Policy Number  
LDW A519945 03

Policy Period  
From 07/01/2016 To 07/01/2017

Coverage is Provided in the  
Massachusetts Bay Insurance  
Company

Agency Code  
2003319

STATE OF OHIO

WILLIS OF OHIO INC

Pay Mode	Due Date	Amounts Due As of Inception, Anniversary or Prior to Endorsement		Changes Caused By Endorsement		Revised Amount Due		Total Payment Due
		Premium Payment	Installment Charge	Premium Payment	Installment Charge	Premium Payment	Installment Charge	
1	07/01/2016	\$27,447.00	\$0.00	\$0.00		\$0.00	\$0.00	\$27,447.00
2	10/01/2016	\$27,446.00	\$0.00	\$0.00		\$0.00	\$0.00	\$27,446.00
3	01/01/2017	\$27,446.00	\$0.00	\$0.00		\$0.00	\$0.00	\$27,446.00
4	04/01/2017	\$27,446.00	\$0.00	\$0.00		\$0.00	\$0.00	\$27,446.00
	<b>Total</b>	\$109,785.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$109,785.00

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the policy other than stated above.

**(Completion of the following, including countersignature, is required to make this endorsement effective only when it is issued subsequent to preparation of the policy. )**

Effective 07/08/2016 this endorsement forms a part of policy No .LDW A519945 03

Issued to \_\_\_\_\_  
 By \_\_\_\_\_  
 Date \_\_\_\_\_ Countersigned by \_\_\_\_\_  
 Authorized Representative of the Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## COMMERCIAL GENERAL LIABILITY BROADENING ENDORSEMENT

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

#### SUMMARY OF COVERAGES

1.	Additional Insured by Contract, Agreement or Permit	Included
2.	Additional Insured – Primary and Non-Contributory	Included
3.	Blanket Waiver of Subrogation	Included
4.	Bodily Injury Redefined	Included
5.	Broad Form Property Damage – Borrowed Equipment, Customers Goods & Use of Elevators	Included
6.	Knowledge of Occurrence	Included
7.	Liberalization Clause	Included
8.	Medical Payments – Extended Reporting Period	Included
9.	Newly Acquired or Formed Organizations - Covered until end of policy period	Included
10.	Non-owned Watercraft	51 ft.
11.	Supplementary Payments Increased Limits	
	- Bail Bonds	\$2,500
	- Loss of Earnings	\$1000
12.	Unintentional Failure to Disclose Hazards	Included
13.	Unintentional Failure to Notify	Included

This endorsement amends coverages provided under the Commercial General Liability Coverage Part through new coverages, higher limits and broader coverage grants.

#### 1. Additional Insured by Contract, Agreement or Permit

The following is added to **SECTION II – WHO IS AN INSURED**:

##### Additional Insured by Contract, Agreement or Permit

- a. Any person or organization with whom you agreed in a written contract, written agreement or permit that such person or organization to add an additional insured on your policy is an additional insured only with respect to liability for "bodily injury", "property damage", or "personal and advertising injury" caused, in whole or in part, by your acts or omissions, or the acts or omissions of those acting on your behalf, but only with respect to:

- (1) "Your work" for the additional insured(s) designated in the contract, agreement or permit;
- (2) Premises you own, rent, lease or occupy; or
- (3) Your maintenance, operation or use of equipment leased to you.

- b. The insurance afforded to such additional insured described above:

- (1) Only applies to the extent permitted by law; and
- (2) Will not be broader than the insurance which you are required by the contract, agreement or permit to provide for such additional insured.

- (3) Applies on a primary basis if that is required by the written contract, written agreement or permit.
- (4) Will not be broader than coverage provided to any other insured.
- (5) Does not apply if the "bodily injury", "property damage" or "personal and advertising injury" is otherwise excluded from coverage under this Coverage Part, including any endorsements thereto.

c. This provision does not apply:

- (1) Unless the written contract or written agreement was executed or permit was issued prior to the "bodily injury", "property damage", or "personal injury and advertising injury".
- (2) To any person or organization included as an insured by another endorsement issued by us and made part of this Coverage Part.
- (3) To any lessor of equipment:
  - (a) After the equipment lease expires; or
  - (b) If the "bodily injury", "property damage", "personal and advertising injury" arises out of sole negligence of the lessor
- (4) To any:
  - (a) Owners or other interests from whom land has been leased which takes place after the lease for the land expires; or
  - (b) Managers or lessors of premises if:
    - (i) The occurrence takes place after you cease to be a tenant in that premises; or
    - (ii) The "bodily injury", "property damage", "personal injury" or "advertising injury" arises out of structural alterations, new construction or demolition operations performed by or on behalf of the manager or lessor.
- (5) To "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services.

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 and

advertising injury" involved the rendering of or failure to render any professional services by or for you.

- d. With respect to the insurance afforded to these additional insureds, the following is added to **SECTION III – LIMITS OF INSURANCE**:

The most we will pay on behalf of the additional insured for a covered claim is the lesser of the amount of insurance:

- 1. Required by the contract, agreement or permit described in Paragraph a.; or
- 2. Available under the applicable Limits of Insurance shown in the Declarations.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

2. **Additional Insured – Primary and Non-Contributory**

The following is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**, Paragraph 4. **Other insurance:**

**Additional Insured – Primary and Non-Contributory**

If you agree in a written contract, written agreement or permit that the insurance provided to any person or organization included as an Additional Insured under **SECTION II – WHO IS AN INSURED**, is primary and non-contributory, the following applies:

If other valid and collectible insurance is available to the Additional Insured for a loss covered under Coverages **A** or **B** of this Coverage Part, our obligations are limited as follows:

a. **Primary Insurance**

This insurance is primary to other insurance that is available to the Additional Insured which covers the

Additional Insured as a Named Insured. We will not seek contribution from any other insurance available to the Additional Insured except:

- (1) For the sole negligence of the Additional Insured;
- (2) When the Additional Insured is an Additional Insured under another primary liability policy; or
- (3) when b. below applies.

If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in c. below.

**b. Excess Insurance**

- (1) This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:
- (a) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
  - (b) That is Fire insurance for premises rented to the Additional Insured or temporarily occupied by the Additional Insured with permission of the owner;
  - (c) That is insurance purchased by the Additional Insured to cover the Additional Insured's liability as a tenant for "property damage" to premises rented to the Additional Insured or temporarily occupied by the Additional with permission of the owner; or
  - (d) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of **SECTION I – COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY**.
- (2) When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.
- (3) When this insurance is excess over other Insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:
- (a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
  - (b) The total of all deductible and self insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

**c. Method Of Sharing**

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each

insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first. If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers

**3. Blanket Waiver of Subrogation**

The following is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**, Paragraph 8. **Transfer Of Rights Of Recovery Against Others To Us:**

We waive any right of recovery we may have against any person or organization with whom you have a written contract that requires such waiver because of payments we make for damage under this coverage form. The damage must arise out of your activities under a written contract with that person or organization. This waiver applies only to the extent that subrogation is waived under a written contract executed prior to the "occurrence" or offense giving rise to such payments.

**4. Bodily Injury Redefined**

**SECTION V – DEFINITIONS**, Definition 3. "bodily injury" is replaced by the following:

3. "Bodily injury" means bodily injury, sickness or disease sustained by a person including death resulting from any of these at any time. "Bodily injury" includes mental anguish or other mental injury resulting from "bodily injury".

**5. Broad Form Property Damage – Borrowed Equipment, Customers Goods, Use of Elevators**

- a. **SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, Paragraph 2. **Exclusions** subparagraph j. is amended as follows:

Paragraph (4) does not apply to "property damage" to borrowed equipment while at a jobsite and not being used to perform operations.

Paragraphs (3), (4) and (6) do not apply to "property damage" to "customers goods" while on your premises nor do they apply to the use of elevators at premises you own, rent, lease or occupy.

- b. The following is added to **SECTION V – DEFINITIONS:**

24. "Customers goods" means property of your customer on your premises for the purpose of being:

- a. worked on; or
  - b. used in your manufacturing process.
  - c. The insurance afforded under this provision is excess over any other valid and collectible property insurance (including deductible) available to the insured whether primary, excess, contingent
- 6. Knowledge of Occurrence**
- The following is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**, Paragraph 2. **Duties in the Event of Occurrence, Offense, Claim or Suit:**
- e. Notice of an "occurrence", offense, claim or "suit" will be considered knowledge of the insured if reported to an individual named insured, partner, executive officer or an "employee" designated by you to give us such a notice.
- 7. Liberalization Clause**
- The following is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS:**
- Liberalization Clause**
- If we adopt any revision that would broaden the coverage under this Coverage Form without additional premium, within 45 days prior to or during the policy period, the broadened coverage will immediately apply to this Coverage Part.
- 8. Medical Payments – Extended Reporting Period**
- a. **SECTION I – COVERAGES, COVERAGE C – MEDICAL PAYMENTS**, Paragraph 1. **Insuring Agreement**, subparagraph a.(3)(b) is replaced by the following:
    - (b) The expenses are incurred and reported to us within three years of the date of the accident; and
  - b. This coverage does not apply if **COVERAGE C – MEDICAL PAYMENTS** is excluded either by the provisions of the Coverage Part or by endorsement.
- 9. Newly Acquired Or Formed Organizations**
- SECTION II – WHO IS AN INSURED**, Paragraph 3.a. is replaced by the following:
- a. Coverage under this provision is afforded until the end of the policy period.

**10. Non-Owned Watercraft**

**SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, Paragraph 2. **Exclusions**, subparagraph g.(2) is replaced by the following:

**g. Aircraft, Auto Or Watercraft**

(2) A watercraft you do not own that is:

- (a) Less than 51 feet long; and
- (b) Not being used to carry persons or property for a charge;

This provision applies to any person who, with your consent, either uses or is responsible for the use of a watercraft.

**11. Supplementary Payments Increased Limits**

**SECTION I – SUPPLEMENTARY PAYMENTS COVERAGES A AND B**, Paragraphs 1.b. and 1.d. are replaced by the following:

**1.b.** Up to \$2,500 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.

**1.d.** All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$1000 a day because of time off from work.

**12. Unintentional Failure to Disclose Hazards**

The following is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**, Paragraph 6. **Representations:**

We will not disclaim coverage under this Coverage Part if you fail to disclose all hazards existing as of the inception date of the policy provided such failure is not intentional.

**13. Unintentional Failure to Notify**

The following is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**, Paragraph 2. **Duties in the Event of Occurrence, Offense, Claim or Suit:**

Your rights afforded under this policy shall not be prejudiced if you fail to give us notice of an "occurrence", offense, claim or "suit", solely due to your reasonable and documented belief that the "bodily injury" or "property damage" is not covered under this policy.

ALL OTHER TERMS, CONDITIONS, AND EXCLUSIONS REMAIN UNCHANGED.

**COMMERCIAL GENERAL LIABILITY  
CG 21 06 05 14**

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

**EXCLUSION – ACCESS OR DISCLOSURE OF  
CONFIDENTIAL OR PERSONAL INFORMATION AND  
DATA-RELATED LIABILITY – WITH  
LIMITED BODILY INJURY EXCEPTION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Exclusion 2.p. of Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

**2. Exclusions**

This insurance does not apply to:

- p. Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability**

Damages arising out of:

- (1) Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
- (2) The 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 monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- B. The following is added to Paragraph 2. Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

**2. Exclusions**

This insurance does not apply to:

**Access Or Disclosure Of Confidential Or Personal Information**

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

COMMERCIAL GENERAL LIABILITY  
CG 21 70 01 15

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

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
UNDERGROUND STORAGE TANK POLICY

- A.** If aggregate insured losses attributable to terrorist acts certified under the federal 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.
- "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
- 1.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
  - 2.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.
- B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Part.