



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

9/19/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION** IS **WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER TrueNorth Companies, L.C. 500 1st St SE Cedar Rapids IA 52401	CONTACT NAME: RM Home Office PHONE (A/C, No, Ext): 319-366-2723 E-MAIL ADDRESS: certs@truenorthcompanies.com FAX (A/C, No): 877-810-6374												
INSURED CommLink Technology, LLC. Project Group 2000, LLC. 220 NW Commerce Ct Lee's Summit MO 64086	INSURER(S) AFFORDING COVERAGE <table><tr><td>INSURER A : Travelers Property Casualty Company of America</td><td>NAIC # 25674</td></tr><tr><td>INSURER B : National American Insurance Company</td><td>23663</td></tr><tr><td>INSURER C : Nautilus Insurance Company</td><td>17370</td></tr><tr><td>INSURER D : RSUI Indemnity Company</td><td>22314</td></tr><tr><td>INSURER E : National Casualty Company</td><td>11991</td></tr><tr><td>INSURER F :</td><td></td></tr></table>	INSURER A : Travelers Property Casualty Company of America	NAIC # 25674	INSURER B : National American Insurance Company	23663	INSURER C : Nautilus Insurance Company	17370	INSURER D : RSUI Indemnity Company	22314	INSURER E : National Casualty Company	11991	INSURER F :	
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COVERAGES**CERTIFICATE NUMBER:** 1002870261**REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☒ PRO-JECT ☐ LOC ☐ OTHER:	Y	Y	MP34580324	2/27/2025	2/27/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 \$
B	☒ AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY ☒ HPD	Y	Y	MP34580324	2/27/2025	2/27/2026	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ HPD Limit/Deductible \$ 100,000/1,000
B D	☒ UMBRELLA LIAB ☒ OCCUR ☒ EXCESS LIAB ☐ CLAIMS-MADE ☐ DED ☒ RETENTION \$ 0			MB63500324 NHA605180	2/27/2025 2/27/2025	2/27/2026 2/27/2026	EACH OCCURRENCE \$ 5,000,000 AGGREGATE \$ 5,000,000 Occurrence/Aggregate \$ \$5M/\$5M
E	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y / N N	N / A	WCC340121B	2/27/2025	2/27/2026	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C A A	Pollution/Professional Liability Installation Floater Leased & Rented Equipment			CPP2042740-11 QT-630-2T349821-TIL-25 QT-630-2T349821-TIL-25	2/27/2025 2/27/2025 2/27/2025	2/27/2026 2/27/2026 2/27/2026	Occurrence/Aggregate \$5M/\$10M Occ Limit/Deductible 1,000,000/2,500 Limit/Deductible 200,000/1,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

If Yes is indicated above for Additional Insured forms, General Liability #CG23A-MO 03/21 (ongoing and completed operations) and Automobile Liability #NACA09 01/21 apply. If Yes is indicated above for Waiver of Subrogation forms, General Liability #CG23A-MO 03/21, Automobile Liability #NACA09 01/21 and Workers Compensation WC000313 04/84 apply. Coverage is extended for work performed and required under written contract with the above named insured.
Excess/Umbrella liability Follows Form and extends over the Commercial General Liability, Automobile Liability and Workers Compensation Employer's Liability only.
Crime Coverage effective 02/27/2025 - 02/27/2026: Federal Insurance Company, Policy #J06126479
Cyber Liability effective 04/18/2025 - 04/18/2026: Chaucer Insurance Company DAC, Policy #CIC-CB-SBACZPFTV, Limit: \$1,000,000
See Attached...

CERTIFICATE HOLDER**CANCELLATION**

City of Lee's Summit
220 SE Green Street
Lees summit MO 64063
united states

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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ADDITIONAL REMARKS SCHEDULE

AGENCY TrueNorth Companies, L.C.		NAMED INSURED CommLink Technology, LLC. Project Group 2000, LLC. 220 NW Commerce Ct Lee's Summit MO 64086
POLICY NUMBER		
CARRIER	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE

Primary and Non-contributory applies on the General Liability and Automobile Liability per the policy conditions and exclusions.

PRIMARY AND NONCONTRIBUTORY — OTHER INSURANCE CONDITION

COMMERCIAL AUTO
CA 04 49 11 16

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

- A.** The following is added to the **Other Insurance** Condition in the Business Auto Coverage Form and the **Other Insurance - Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form and supersedes any provision to the contrary:

This Coverage Form's Covered Autos Liability Coverage is primary to and will not seek contribution from any other insurance available to an "insured" under your policy provided that:

1. Such "insured" is a Named Insured under such other insurance; and
2. You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to such "insured".

- B.** The following is added to the **Other Insurance** Condition in the Auto Dealers Coverage Form and supersedes any provision to the contrary:

This Coverage Form's Covered Autos Liability Coverage and General Liability Coverages are primary to and will not seek contribution from any other insurance available to an "insured" under your policy provided that:

1. Such "insured" is a Named Insured under such other insurance; and
2. You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to such "insured".

NATIONAL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BUSINESS AUTO ENHANCED COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

The following is a summary index of additional coverages provided by this endorsement. This endorsement is subject to the provisions of your policy which means that it is subject to all limitations and conditions applicable to this Coverage Part, unless specifically deleted, replaced, or modified therein. No coverage is provided by this summary.

SUMMARY INDEX

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(SECTION II - COVERED AUTOS LIABILITY COVERAGE, WHO IS AN INSURED, SUPPLEMENTARY PAYMENTS, POLLUTION)

The following changes are made to **SECTION II - COVERED AUTOS LIABILITY COVERAGE**:

A. The following are added to Paragraph A.1.:

1. Who Is An Insured

The following are "insureds":

- d.** Any organization that is acquired or formed by you, during the term of this policy and over which you maintain majority ownership. However, the Named Insured does not include any newly formed or acquired organization:

- (1)** That is a joint venture or partnership;
- (2)** That is an "insured" under any other policy;
- (3)** That has exhausted its Limits of Insurance under any other policy; or
- (4)** 180 days or more after its acquisition or formation by you, unless you have given us notice of the acquisition or formation.

Coverage does not apply to "bodily injury" or "property damage" that results from an accident that occurred before you formed or acquired the organization.

- e.** Your "employee" while acting in the course of your business or your personal affairs while using a covered "auto" you do not own, hire or borrow.
- f.** Any person or organization for whom you are required to add as an additional insured when you and such person or organization have agreed in writing in a contract or agreement, but such written contract or agreement must be:

- (1)** Currently in effect or becoming effective during the term of this policy; and
- (2)** Executed prior to the "bodily injury" or "property damage".

Coverage provided by this extension applies only with respect to the extent that the person or organization is liable for the conduct of an "insured" arising out of the ownership, maintenance or use of a covered "auto" under this policy.

Coverage provided by this extension will not exceed the Limits of Liability required by the written contract or agreement even if the limits stated in the policy exceed those limits. This coverage shall not increase the Limit Of Insurance for Covered Autos Liability Coverage shown in the Declarations.

For any covered "auto" you own, the insurance provided under this extension is primary.

B. Paragraphs 2.a.(2) and 2.a.(4) are replaced with the following:

2. Coverage Extensions

a. Supplementary Payments

- (2)** Up to \$5,000 for cost of bail bonds (including bonds for related traffic violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (4)** All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$500 a day because of time off from work.

C. Pollution Liability- Broadened Coverage For Covered Autos

1. Covered Autos Liability Coverage is changed as follows:

- a.** Paragraph **a.** of the **Pollution** Exclusion applies only to liability assumed under a contract or agreement.

- b. With respect to the coverage afforded by Paragraph **A.1.** above, Exclusion **B.6. Care, Custody Or Control** does not apply.

2. Changes In Definitions

For the purposes of this endorsement, Paragraph **D.** of the **Definitions** Section is replaced by the following:

D. "Covered pollution cost or expense" means any cost or expense arising out of:

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

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- b. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraphs **a.** and **b.** above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

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

3. Limits For "Covered Pollution Cost or Expense"

The most we will pay for "covered pollution cost or expense" is \$100,000 in the aggregate per policy period, regardless of the number of "accidents".

When this limit is used up, we shall have no further obligation to defend claims or "suits" seeking such damages or to pay such damages or defense expense.

(SECTION III - PHYSICAL DAMAGE COVERAGE, BROADENED PHYSICAL DAMAGE COVERAGES)

The following changes are made to **SECTION III - PHYSICAL DAMAGE COVERAGE**

A. Paragraph **A.2** is replaced with the following:

A. Coverage

2. Towing And Labor

We will pay for towing and labor costs incurred, up to the limits shown below, each time a covered "auto" is disabled:

- a. For private passenger type vehicles, we will pay up to \$100 per disablement.

b. For all other covered "autos" we will pay up to \$500 per disablement.

However, the labor must be performed at the place of disablement.

B. Paragraph A.4.a. is replaced with the following:

A. Coverage

4. Coverage Extensions

a. Transportation Expenses

We will pay up to \$60 per day, to a maximum of \$1,800, for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes Of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

C. The following are added to Paragraph 4. **Coverage Extensions:**

4. Coverage Extensions

c. Temporary Substitute Autos

If Physical Damage Coverage is provided under this Coverage Form for an "auto" you own, the Physical Damage coverages provided for that owned "auto" are extended to any "auto" you do not own while used with the permission of its owner as a temporary substitute for the covered "auto" you own that is out of service because of its:

- (1) Breakdown;
- (2) Repair;
- (3) Servicing;
- (4) "Loss"; or
- (5) Destruction.

d. Theft Recovery Expense

If you have purchased Comprehensive Coverage on a covered "auto" that is stolen, we will pay the expense of returning that stolen "auto" to you. The limit for this coverage extension is \$5,000.

e. Rental Reimbursement

We will provide Rental Reimbursement and Additional Expense coverage only for those Physical Damage coverages for which a premium is shown in the Declarations. Coverage applies only to a covered "auto".

- (1) We will pay for auto rental expense and the expense incurred by you because of a covered cause of "loss" to remove and transfer your materials and equipment from a covered "auto" to a covered "auto". Payment applies in addition to the otherwise applicable coverage you have on a covered "auto". No deductible applies to this coverage.
- (2) We will pay only for expenses incurred during the policy period and beginning 24 hours after the "loss" and ending, regardless of the policy's expiration, with the lesser of the following number of days:
 - (a) The number of days reasonably required to repair or replace the covered "auto". If "loss" is caused by theft, this number of days is added to the number of days it takes to locate the covered "auto" and return it to you; or
 - (b) 30 days.
- (3) Our payment is limited to the lesser of the following amounts:
 - (a) Necessary and actual expenses incurred; or

(b) \$75 per day.

- (4) This coverage does not apply while there are spare or reserve "autos" available to you for your operations.
- (5) If "loss" results from the total theft of a covered "auto" of the private passenger type or light truck type, we will pay under this coverage only that amount of your rental reimbursement expense which is not already provided for under **SECTION III - PHYSICAL DAMAGE COVERAGE, A. Coverage, 4. Coverage Extensions, a. Transportation Expenses.**

f. Personal Effects

If you have purchased comprehensive coverage on a covered "auto" you own and that "auto" is stolen, we will pay, without application of a deductible, up to \$500 for "Personal Effects" stolen with the covered "auto". The insurance provided under this provision is excess over any other collectible insurance. For this coverage extension, "Personal Effects" means tangible property that is worn or normally carried on "insured's" person.

g. Personal Property Of Others

We will pay up to \$500 for "loss" to personal property of others in or on your covered "auto". This coverage applies only in the event of "loss" to your covered "auto" caused by fire, lightning, explosion, theft, mischief or vandalism, the covered "auto's" collision with another object, or the covered "auto's" overturn. No deductible applies to this coverage.

h. Locksmith Coverage

We will pay up to \$250 per occurrence for necessary locksmith services for keys locked inside a covered private passenger type "auto". The deductible is waived for these services.

i. Vehicle Wrap Coverage

Under either Comprehensive or Collision Coverage, we will pay up to \$1,000 for vinyl vehicle wraps which are displayed on a covered "auto" at the time of a total "loss".

Regardless of the number of "autos" deemed a total "loss", the most we will pay under this coverage for any one "loss" is \$5,000. For purposes of this coverage, signs or other graphics painted or magnetically affixed to the covered "auto" are not considered vehicle wraps.

D. Paragraph B.3. is replaced with the following:

B. Exclusions

3. We will not pay for "loss" due and confined to:

- a. Wear and tear, freezing, mechanical or electrical breakdown.
- b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

This exclusion also does not apply to the mechanical breakdown relating to the accidental discharge of an air bag. This exception applies only if you have purchased comprehensive or collision coverage on the covered "auto" you own and coverage is excess of any other collectible insurance or warranty. No deductible applies to this coverage.

E. Paragraph C.1.b. is replaced with the following:

C. Limits Of Insurance

1. The most we will pay for:

- b. All electronic equipment that reproduces, receives or transmits audio, visual or data signals in any one "loss" is \$5,000, if, at the time of "loss", such electronic equipment is:
 - (1) Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;
 - (2) Removable from a permanently installed housing unit as described in Paragraph b.(1) above; or

(3) An integral part of such equipment as described in Paragraphs **b.(1)** and **b.(2)** above.

F. The following is added to Paragraph **C. Limits of Insurance**:

C. Limits Of Insurance

4. In the event of a total "loss" to a covered "auto" shown in the Declarations, which is subject to a loan or lease at the time of the "loss", we will pay any unpaid amount due, including up to a maximum of \$500 for early termination fees or penalties on the lease or loan for a covered "auto", less:
 - a. The amount paid under the Physical Damage Coverage Section of the policy; and
 - b. Any:
 - (1) Overdue lease or loan payments at the time of the "loss";
 - (2) Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
 - (3) Security deposits not returned by the lessor;
 - (4) Costs for extended warranties, Credit Life Insurance, Health, Accident or Disability Insurance purchased with the loan or lease; and
 - (5) Carry-over balances from previous loans or leases.

G. The following is added to Paragraph **D. Deductible**:

D. Deductible

Any deductible shown in the Declarations as applicable to the covered "auto" will not apply to glass breakage if the damaged glass is repaired, rather than replaced.

(SECTION IV - BUSINESS AUTO CONDITIONS, BROADENED COVERAGE)

The following changes are made to **SECTION IV - BUSINESS AUTO CONDITIONS**:

A. The following is added to Paragraph **2. Duties In The Event Of Accident, Claim, Suit Or Loss**:

2. Duties In The Event Of Accident, Claim, Suit Or Loss

- d. Knowledge of any "accident", "claim", "suit" or "loss" will be deemed knowledge by you when notice of such "accident", "claim", "suit" or "loss" has been received by:
 - (1) You, if you are an individual;
 - (2) Any partner or insurance manager, if you are a partnership;
 - (3) An executive officer or insurance manager, if you are a corporation;
 - (4) Your members, managers or insurance manager, if you are a limited liability company; or
 - (5) Your officials, trustees board members or insurance manager, if you are a not-for-profit organization.

B. The following is added to Paragraph **5. Transfer Of Rights Of Recovery Against Others To Us**:

5. Transfer Of Rights Of Recovery Against Others To Us

However, we waive any rights of recovery we may have under the policy against any person or organization for whom the insured is working or operating under a written contract when such contract requires a waiver of subrogation. This provision does not apply unless the written contract has been executed prior to the "bodily injury" or "property damage".

C. The following is added to Paragraph **B.2. Concealment, Misrepresentation Or Fraud**:

B. General Conditions

2. Concealment, Misrepresentation Or Fraud

However, your unintentional error in disclosing, or failing to disclose, any material fact existing at the effective date of this Coverage Form, or during the policy period in connection with any additional hazards, will not prejudice your rights under this Coverage Form.

D. Paragraph 5.b. of B. General Conditions is replaced with the following:

B. General Conditions

5. Other Insurance

- b. For Hired Auto Physical Damage Coverage, the following are deemed to be covered "autos" you own:
- (1) Any covered "auto" you lease, hire, rent or borrow; and
 - (2) Any covered "auto" hired or rented by your "employee" under a contract in that individual "employee's" name, with your permission, while performing duties related to the conduct of your business.

However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

The most we will pay for any one "loss" is the lesser of the following:

- (1) \$75,000 per accident; or
- (2) Actual cash value at the time of loss; or
- (3) Cost of repair.

Less the deductible shown in Item Four of the Declarations.

An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss". The deductible does not apply to "loss" caused by fire or lightning.

This coverage is excess over any other collectible insurance.

(SECTION V - DEFINITIONS, MENTAL ANGUISH)

A. Paragraph C. under SECTION V - DEFINITIONS is replaced with the following:

- C. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from such bodily injury, sickness, or disease.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED - STATE OR GOVERNMENTAL
AGENCY OR SUBDIVISION OR POLITICAL
SUBDIVISION - PERMITS OR AUTHORIZATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

State Or Governmental Agency Or Subdivision Or Political Subdivision:
CITY OF LINCOLN
BUILDING & SAFETY DEPARTMENT

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

A. Section II - Who Is An Insured is amended to include as an additional insured any state or governmental agency or subdivision or political subdivision shown in the Schedule, subject to the following provisions:

1. This insurance applies only with respect to operations performed by you or on your behalf for which the state or governmental agency or subdivision or political subdivision has issued a permit or authorization.

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

2. This insurance does not apply to:

- a. "Bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the federal government, state or municipality; or
- b. "Bodily injury" or "property damage" included within the "products-completed operations hazard".

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III - Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
 2. Available under the applicable limits of insurance;
- whichever is less.

This endorsement shall not increase the applicable limits of insurance.

NATIONAL AMERICAN INSURANCE COMPANY

CONTRACTORS GENERAL LIABILITY ENHANCED COVERAGE ENDORSEMENT

SUMMARY OF COVERAGES

The following is a summary of additional coverages provided by this endorsement. This endorsement is subject to the provisions of your policy which means that it is subject to all terms, limitations, exclusions and conditions of the policy, except and to the extent specifically stated in this endorsement. No coverage is provided by this summary.

COVERAGE DESCRIPTION		PAGE
Coverage Extensions		
Extended Property Damage		2
Expanded Fire Legal Liability to Include Explos ion, Lightning and Sprinkler Leakage		2
Coverage For Non-Owned Watercraft Extended to 51 Feet in Length		2
Newly Formed or Acquired Organizations - Extend The Reporting Requirement to 180 Days		7
Knowledge of Occurrence - Knowledge of an "occurrence", claim, or "suit" by your agent, servant, or employee shall not in itself constitute knowledge of the Named Insured unless an officer of the Named Insured has received such notice from the agent, servant, or employee		11
Primary And Noncontributory- Other Insurance Condition		11
Waiver of Subrogation- Automatic Status When Required In A Written Contract		11
Additional Coverages	Limit of Insurance	
Coverage D - Voluntary Property Damage Coverage	\$5,000 Occurrence \$10,000 Aggregate	2
Coverage E - Care, Custody or Control Property Damage Coverage	\$10,000 Occurrence \$25,000 Aggregate	3
Coverage F - Product Recall Expense	\$10,000 Each Recall \$25,000 Aggregate \$1,000 Deductible	3
Coverage G - Water Damage Legal Liability	\$25,000 Aggregate	5
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NATIONAL AMERICAN INSURANCE COMPANY
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
GENERAL LIABILITY ENHANCED COVERAGE ENDORSEMENT

This endorsement modifies insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION I - COVERAGES

A. The following changes are made under Paragraph 2. Exclusions of Section I - Coverage A- Bodily Injury And Property Damage Liability:

1. Exclusion a. is replaced by the following:

a. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

2. Expanded Fire Legal Liability

The last paragraph under **2. Exclusions** is replaced by the following:

Exclusions **c.** through **n.** do not apply to damage by fire, explosion, lightning, or smoke resulting from such fire, explosion, or lightning, or sprinkler leakage to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in **Section III - Limits of Insurance.**

3. Non-Owned Watercraft

Exclusion **g. (2) (a)** 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. The following additional coverages are added to Section I - Coverages. Each of these additional coverages is subject to Paragraph 2. Exclusions of Section I - Coverage A - Bodily Injury And Property Damage Liability and all other terms, limitations, conditions, exclusions and all other provisions of the policy except and to the extent otherwise specifically stated in this endorsement.

COVERAGE D - VOLUNTARY PROPERTY DAMAGE COVERAGE

1. Insuring Agreement

- a.** At your request, and whether or not you are legally obligated to pay, we will pay for "property damage" to property of others you cause while the property is in your possession or if the "property damage" arises out of "your work".
- b.** Subject to Paragraph 5. of **SECTION III - LIMITS OF INSURANCE**, a \$5,000 occurrence limit and a \$10,000 aggregate limit is the most we will pay under **Coverage D** for damages because of "property damage".

The aggregate limit is the maximum amount we will pay for all covered "occurrences" during the policy period.

- c. Our duty to pay ends when we have paid the applicable Limit of Insurance in the payment of judgments or settlements under **Coverage D.**

2. Exclusions

- a. For purposes of **Coverage D.** only, Exclusion **j.** under Paragraph **2. Exclusions** of **Section I - Coverage A - Bodily Injury And Property Damage Liability**, is replaced by the following:

- j. Damage To Property**

- "Property damage" to:

- (1) Property held by the insured for servicing, repair, storage or sale at premises you own, rent, lease, operate or use;
 - (2) Property transported by or damage caused by any "automobile", "watercraft" or "aircraft" you own, hire or lease;
 - (3) Property you own, rent, lease, borrow or use.

COVERAGE E - CARE, CUSTODY OR CONTROL PROPERTY DAMAGE COVERAGE

1. Insuring Agreement

- a. We will pay for "property damage" to personal property in the care, custody or control of the insured subject to the following provisions, limitations and conditions:
 - (1) Exclusion **j.(4)** under Paragraph **2. Exclusions** of **Section I - Coverage A - Bodily Injury And Property Damage Liability**, does not apply to **Coverage E.**
 - (2) Subject to **5. of SECTION III - LIMITS OF INSURANCE**, a 10,000 occurrence limit and a \$25,000 aggregate limit is the most we will pay under **Coverage E.**

The aggregate limit is the maximum amount we will pay for all covered "occurrences" during the policy period.
 - (3) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under **Coverage E.**, regardless of the number of:
 - (a) Insureds;
 - (b) Claims made or "suits" brought; or
 - (c) Persons or organizations making claims or bringing "suits".

COVERAGE F - PRODUCT RECALL EXPENSE

1. Insuring Agreement

- a. Notwithstanding Exclusion **n.** under Paragraph **2., Exclusions** of **Section I - Coverage A - Bodily Injury And Property Damage Liability**, and subject to the limits shown in the Summary of Coverages, we will pay the "product recall expense" you incur as a result of a "product recall" you initiate during the coverage period.
- b. We will only pay for "product recall expense" arising out of "your products" which have been physically relinquished to others.
- c. This coverage is subject to a \$10,000 each product recall limit and a \$25,000 aggregate limit. The most we will pay for the sum of all "product recall expense" you incur as a result of all "product recalls" you initiate during the policy period shall not be greater than \$25,000.
- d. Our right and duty to defend ends when we have used up the applicable Limit of Insurance in the payment of judgments or settlements under **Coverage F.**

2. Exclusions

This insurance does not apply to "product recall expense" arising out of:

- a. Any fact, circumstance or situation which existed at the inception date of the policy and which you were aware of, or could reasonably have foreseen that would have resulted in a "product recall."

- b. Deterioration, decomposition or transformation of a chemical nature, except if caused by an error in the manufacture, design, processing, storage, or transportation of "your product"
- c. The withdrawal of similar products or batches that are not defective, when a defect in another product or batch has been found.
- d. Acts, errors or omissions of any of your employees, done with prior knowledge of any of your officers or directors.
- e. Inherent vice, meaning a natural condition of property that causes it to deteriorate or become damaged.
- f. "Bodily injury" or "property damage".
- g. Failure of "your product" to accomplish its intended purpose, including any breach of warranty of fitness, quality, efficacy or efficiency, whether written or implied.
- h. Loss of reputation, customer faith or approval, or any costs incurred to regain customer market, or any other consequential damages.
- i. Legal fees or expenses.
- j. Damages claimed for any loss, cost or expense incurred by you or others for the loss of use of "your product".
- k. "Product recall expense" arising from the "product recall" of any of "your products" for which coverage is excluded by endorsement.
- l. Any "product recall" initiated due to the expiration of the designated shelf life of "your product".

3. Conditions

The following conditions are added to **Coverage F**.

a. Duties In Event of Product Recall

In the event of a "product recall", you must:

- (1) See to it that we are notified as soon as practicable of a "product recall". To the extent possible, notice should include how, when and where the "product recall" took place and estimated "product recall expense".
- (2) Take all reasonable steps to minimize "product recall expense". This will not increase the Limits of Insurance.
- (3) If requested, permit us to question any insured under oath at such times as may be reasonably required about any matter relating to this insurance or the insured's claim, including your books and records. Your answers must be signed.
- (4) Permit us to inspect and obtain other information proving the loss. You must send us a signed, sworn statement of loss containing the information we request to investigate the claim. You must do this within 60 days after our request.
- (5) Cooperate with us in the investigation or settlement of any claim.
- (6) Assist us upon our request, in the enforcement of any rights against any person or organization which may be liable to you because of loss to which this insurance applies.

4. Definitions

The following definitions are added:

- a. "Product recall" means a withdrawal or removal from the market of "your product" based on the determination by you or any regulatory or governmental agency that:
 - (1) The use or consumption of "your product" has caused or will cause actual or alleged "bodily injury" or "property damage" and
 - (2) Such determination requires you to recover possession or control of "your product" from any distributor, purchaser or user, to repair or replace "your product", but only if "your product" is unfit for use or consumption, or is hazardous as a result of:

- (a) An error or omission by an insured in the design, manufacturing, processing, labeling, storage, or transportation of "your product"; or
 - (b) Actual or alleged intentional, malicious or wrongful alteration or contamination of "your product" by someone other than you.
- b. "Product recall expense" means reasonable and necessary expenses for:
- (1) Telephone, radio and television communication and printed advertisements, including stationery, envelopes and postage.
 - (2) Transporting recalled products from any purchaser, distributor or user, to locations designated by you.
 - (3) Remuneration paid to your employees for overtime, as well as remuneration paid to additional employees or independent contractors you hire.
 - (4) Transportation and accommodation expense incurred by your employees.
 - (5) Rental expense incurred for temporary locations used to store recalled products.
 - (6) Expenses incurred to properly dispose of recalled products, including packaging that cannot be reused.
 - (7) Transportation expense incurred to replace recalled products.
 - (8) Repairing, redistributing or replacing covered recalled products with like products or substitutes, not to exceed your original cost of manufacturing, processing, acquisition and/or distribution.

These expenses must be incurred as a result of a "product recall".

COVERAGE G - WATER DAMAGE LEGAL LIABILITY

1. Insuring Agreement

- a. Notwithstanding Exclusion j.(1) under Paragraph 2., **Exclusions of Section I - Coverage A - Bodily Injury And Property Damage Liability**, we will pay for "property damage" to premises that are both rented to and occupied by you if the "property damage" happens during the policy period as the result of an "occurrence" and arises out of the injurious presence of water.
- b. Subject to Paragraph 5. of **SECTION III - LIMITS OF INSURANCE**, the most we will pay under **Coverage G.** is \$25,000 aggregate per policy period.

The aggregate limit is the maximum amount we will pay for all covered "occurrences" during the policy period.
- c. Our right and duty to defend ends when we have used up the applicable Limit of Insurance in the payment of judgments or settlements under **Coverage G.**

COVERAGE H - CONTAMINATION OR POLLUTION COVERAGE (Sudden And Accidental For Contractors)

- A. The following provisions are added to **Section I - Coverage A - Bodily Injury And Property Damage Liability**.

1. LIMITED POLLUTION COVERAGE

Exclusion f. under Paragraph 2., **Exclusions of Section I - Coverage A - Bodily Injury And Property Damage Liability** is replaced by the following:

This insurance does not apply to:

f. Pollution

- (1) "Bodily injury" or "property damage" which would not have occurred in whole or part but for the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.
- (2) Any loss, cost or expense arising out of any:
 - (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or

- (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants."

This exclusion does not apply to that portion of any "bodily injury" or "property damage" which is caused by a "pollution incident", subject to the limits of insurance set forth below in this endorsement, but **only** if the following conditions are met:

- (a) The commencement time and date of such "pollution incident" can be identified with certainty, and such "pollution incident" commences at a specific time and date during the policy period;
- (b) Such "pollution incident" is an accident and unintentional release, discharge, emission or escape of "pollutants," is sudden and accidental and is neither expected nor intended by any insured;
- (c) Such "pollution incident" is not a repeat or resumption of a previous discharge, dispersal, release or escape of the same "pollutants" from essentially the same source within twelve (12) months of a previous discharge, dispersal, release or escape;
- (d) Such "bodily injury" or "property damage" is not caused or contributed to in any degree by any "pollution incident" that commenced prior to the beginning of the Policy Period shown in the Declarations;
- (e) Such "pollution incident" is discovered or otherwise becomes known to you within thirty (30) days of its commencement and is reported to us in writing within thirty (30) days after you first obtain knowledge of the "pollution incident". However, no claim will be denied based upon the insured's failure to provide notice within such specified time, unless the insured's failure to comply with this reporting requirement prejudices our rights; and
- (f) Such "pollution incident" did not result from or was not contributed to by your failure to comply with any government statute, rule, regulation, or order;

2. LIMITS FOR POLLUTION COVERAGE:

The most we will pay for liability because of covered "bodily injury" and "property damage" caused by one or more "pollution incidents" shall not be greater than \$100,000 in the aggregate per policy period.

For the purpose of mitigating further "bodily injury" or "property damage" caused by a covered "pollution incident," \$ 100,000 may be applied to costs or expenses incurred by any insured for cleaning up, removing or containing a covered "pollution incident" on the particular part of real property upon which the operations of the insured are conducted. This amount shall not be in addition to the limits set forth above, but such amounts shall reduce such applicable limits.

When this limit is used up, we shall have no further obligation to defend claims or "suits" seeking such damages or pay such damages or defense expense.

This coverage does not apply to **Coverage B - Personal And Advertising Injury Liability**.

3. NON-EXTENSION OF COVERAGE:

The only coverage provided under this policy for liability in any way relating to, or caused by, any "pollution incident" is that which is set forth in this endorsement.

4. DEFINITIONS

All provisions of the POLICY DEFINITIONS portion of this insurance remain unchanged except as modified by the following:

For purposes only of the coverages addressed in this endorsement, the definition of "property damage" is replaced with the following:

"Property Damage" means:

- a. Physical Injury to, destruction of, or contamination of tangible property, including all resulting loss of use of that property; or
- b. Loss of use of tangible property that is not physically injured, destroyed or contaminated but has been evacuated, withdrawn from use or rendered inaccessible because of a "pollution incident."
- c. Any loss, cost, or expense which you become legally obligated to pay, provided that you receive notice asserting such obligation during the policy period or within 30 days thereafter, and provided

further that such "loss," cost or expense arises out of:

- (1) A request, demand or order that any insured or others test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants;" or
- (2) A claim or legal proceeding by or on behalf of a governmental authority for payments because of testing for, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of "pollutants."

"Pollution Incident" means an "occurrence" consisting of any actual emission, discharge, release, or escape of any "pollutant" into or upon land, the atmosphere, any watercourse or body of water, or any building or dwelling, provided that such emission, discharge, release or escape results in "environmental damage." The entirety of any such actual emission, discharge, release or escape shall be deemed to be one "pollution incident."

"Pollutant" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, waste and saline substances. Waste includes materials to be recycled, reconditioned or reclaimed.

"Environmental Damage" means any injurious presence actually in or upon land, the atmosphere, any watercourse or body of water, or any building or dwelling, of any "pollutant."

SUPPLEMENTARY PAYMENTS - COVERAGES A AND B

1. **SUPPLEMENTARY PAYMENTS - COVERAGES A AND B** is amended as follows:

- a. To read **SUPPLEMENTARY PAYMENTS - ALL COVERAGES**
- b. The following language is added at the end of Paragraph 1.

However, we shall have none of the duties set forth above when this insurance applies only for **Coverage D., Coverage E.**, or both, and we have paid the Limit of Liability or the Aggregate Limit for these additional coverages.

c. **Bail Bonds**

Paragraph 1.b. is replaced by the following:

1. We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:
 - b. Up to \$1,000 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.

d. **Loss of Earnings**

Paragraph 1.d. is replaced by the following:

1. We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:
 - 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 \$500 a day because of time off from work.

SECTION II - WHO IS AN INSURED

A. The following changes are made to **SECTION II - WHO IS AN INSURED**

1. **Extended Reporting Requirements**

Paragraph 3.a. is replaced by the following:

3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:
 - a. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier;

B. The following provisions are added to SECTION II - WHO IS AN INSURED

4. Additional Insured - Owners, Lessees or Contractors- Automatic Status When Required In Construction or Service Agreement With You

Each of the following is an insured:

- a. Any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional insured on your policy;
- b. Any other person or organization you are required to add as an additional insured under the contract or agreement described in Paragraph a. above.

Such person or organization is an additional insured only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" which may be imputed to that person or organization directly arising out of:

- (1) Your acts or omissions, or the acts or omissions of those acting on your behalf in the performance of your ongoing operations for the additional insured; or
- (2) "Your work" specified in the "written contract" but only for "bodily injury", "property damage" or "personal and advertising injury" included in the "products-completed operations hazard";

However, the insurance afforded to such additional insureds described in Paragraphs a. and b. above, only applies to the extent permitted by law and will not be broader than that which you are required by the contract or agreement to provide for such additional insureds.

- c. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

- (1) "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:
 - (a) The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Supervisory, inspection, architectural or engineering activities.

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 the failure to render any professional architectural, engineering or surveying services.

- 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 is the amount of insurance:

- (1) Required by the contract or agreement you have entered into with the additional insured; or
- (2) Available under the applicable Limits of Insurance;

whichever is less.

This coverage shall not increase the applicable Limits of Insurance.

5. Additional Insured - Lessor of Leased Equipment - Automatic Status When Required In Lease Agreement With You

Each of the following is an insured:

- a. Any person(s) or organization(s) from whom you lease equipment when you and such person(s) or organization(s) have agreed in writing in a contract or agreement that such person(s) or organization(s) be added as an additional insured on your policy. Such person(s) or organization(s) is an insured only

with respect to your liability for "bodily injury", "property damage" or "personal and advertising injury" directly arising out of the maintenance, operation or use of equipment leased to you by such person(s) or organization(s).

However:

- (1) The insurance afforded to such additional insured only applies to the extent permitted by law; and
 - (2) If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.
- b. With respect to the insurance afforded to these additional insureds, this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.
- c. With respect to the insurance afforded to these additional insureds, the following is added to **Section III - Limits of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- (1) Required by the contract or agreement; or
- (2) Available under the applicable Limits of Insurance;

whichever is less.

This coverage shall not increase the applicable Limits of Insurance.

6. Additional Insured - Managers or Lessors of Premises

Each of the following is an insured:

- a. Any person(s) or organization(s), but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you and subject to the following additional exclusions:

This insurance does not apply to:

- (1) Any "occurrence" which takes place after you cease to be a tenant in that premises.
- (2) Structural alterations, new construction or demolition operations performed by or on behalf of such person(s) or organization(s).

However:

- (1) The insurance afforded to such additional insured only applies to the extent permitted by law; and
 - (2) If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.
- b. With respect to the insurance afforded to these additional insureds, the following is added to **Section III-Limits of Insurance:**

If coverage provided to the additional insured is required by a contractor agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- (1) Required by the contract or agreement; or
- (2) Available under the applicable Limits of Insurance;

whichever is less.

This coverage shall not increase the applicable Limits of Insurance.

7. Additional Insured - Engineers, Architects or Surveyors Not Engaged by the Named Insured

Each of the following is an insured:

- a. Any architects, engineers or surveyors who are not engaged by you are insureds, but only with respect to liability for "bodily injury" or "property damage" or "personal and advertising injury" which may be imputed to that architect, engineer or surveyor arising out of:

(1) Your acts or omissions; or

(2) The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations performed by you or on your behalf.

Such architects, engineers or surveyors, while not engaged by you, are contractually required to be added as an additional insured to your policy.

However, the insurance afforded to such additional insured:

(1) Only applies to the extent permitted by law; and

(2) Will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- b. With respect to the insurance afforded to these additional insureds, the following additional exclusion applies:

The insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services, including:

(1) The preparing, approving, or failing to prepare or approve, maps, drawings, opinions, reports, surveys, change orders, designs or specifications; or

(2) Supervisory, inspection or engineering 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 the failure to render any professional services.

SECTION III - LIMITS OF INSURANCE

- A. Paragraphs 2., 3., and 6. of **SECTION III - LIMITS OF INSURANCE** are replaced by the following:

2. The General Aggregate Limit is the most we will pay for the sum of:

a. Medical expenses under **Coverage C**;

b. Damages under **Coverage A**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and

c. Damages under **Coverage B**; and

d. Damages under **Coverage G**.

e. Damages under **Coverage H**.

3. The Products-Completed Operations Aggregate Limit is the most we will pay under **Coverage A** for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard" and **Coverage F**.

6. Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under **Coverage A** for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, explosion, lightning, or smoke resulting from such fire, explosion, or lightning, or sprinkler leakage while rented to you or temporarily occupied by you with permission of the owner.

- B. The following are added to **SECTION III - LIMITS OF INSURANCE**:

8. **Aggregate Limits of Insurance (Per Location)**

The General Aggregate Limit applies separately to each of your "locations" owned by or rented to you or temporarily occupied by you with the permission of the owner.

"Location" means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

9. Aggregate Limits of Insurance (Per Project)

The General Aggregate Limit applies separately to each of your "construction projects" away from premises owned by or rented to you.

"Construction Project" means "your work" conducted according to a single plan.

- 10.** Even though the General Aggregate Limit applies separately to each of your "locations" and each of your "construction projects", the most we will pay under this policy is three times the General Aggregate Limit regardless of the number of "locations", "construction projects", "occurrences", "insureds", claims, "suits", or persons or organizations making claims or bringing "suits".

SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS

A. The following is added to Paragraph 4. Other Insurance:

Primary And Noncontributory Insurance

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

- (1) The additional insured is a Named Insured under such other insurance; and
- (2) You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

B. Paragraphs 2.a. and b. are replaced with the following:

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

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. Knowledge of an "occurrence" by your agent, servant or employee shall not in itself constitute knowledge of the Named Insured unless an officer of the Named Insured has received such notice from the agent, servant or employee. To the extent possible, notice should include:

- (1) How, when and where the "occurrence" took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

- b. If a claim is made or "suit" is brought against any insured, you must:

- (1) Immediately record the specifics of the claim or "suit" and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable. Knowledge of a claim or "suit" by your agent, servant or employee shall not in itself constitute knowledge of the Named Insured unless an officer of the Named Insured has received such notice from the agent, servant or employee.

C. The following is added to Paragraph 2.c.:

2. Duties In The Event Of Occurrence, Offense, Claim or Suit

- c. You and any other involved insured must:

- (5) Upon our request, replace or repair the property covered under **Coverage D-Voluntary Property Damage** at your actual cost, excluding profit or overhead.

D. Paragraph 8. is modified by adding the following sentence:

8. Transfer Of Rights Of Recovery Against Others To Us

We waive our right to recovery against any person or organization for whom the insured is operating under a written contract when such contract requires a waiver of subrogation, and such contract is executed before the "property damage" or "bodily injury" occurs or the "personal and advertising" offense is committed.