



NOTICE

THIS IS A SURPLUS LINES POLICY AND IS NOT PROTECTED BY THE CONNECTICUT INSURANCE GUARANTY ASSOCIATION OR SUBJECT TO REVIEW BY THE CONNECTICUT INSURANCE DEPARTMENT. IT IS IMPORTANT THAT YOU READ AND UNDERSTAND THIS POLICY.

COMMON POLICY DECLARATIONS

POLICY NO. CSP80000000173-00

NAMED INSURED	PRODUCER'S NAME	
Association for Delivery Drivers, inc	One 80 Intermediaries Inc. dba International Excess Program Managers Agency, Inc.	
29 Valley Dr #4994	1 Integrity Pkwy	
Greenwich	CT	06831
	Highland Heights, OH 44143 44143	

POLICY PERIOD: FROM 11/01/2024 **TO** 11/01/2025

12:01 A.M. Standard Time at your mailing address shown above.

THE NAMED INSURED IS:	BUSINESS DESCRIPTION:
OTHER	Courier

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

	DEPOSIT PREMIUM
COMMERCIAL GENERAL LIABILITY	\$750.00
COMMERCIAL CYBER INSURANCE	NOT COVERED
COMMERCIAL CYBER FEE	NOT COVERED
COMMERCIAL PROPERTY	NOT COVERED
COMMERCIAL CRIME	NOT COVERED
COMMERCIAL INLAND MARINE	\$750.00
COMMERCIAL AUTO	NOT COVERED
TOTAL PREMIUM	\$1,500.00
Surplus Lines Tax	\$600.00
Tax Filing Fee	\$115.00
	\$0.00
	\$0.00
TOTAL	\$2,215.00

CONCERT SPECIALTY INSURANCE COMPANY

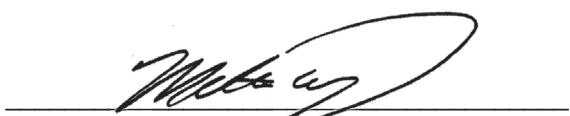
Home Office
2115 8th Avenue
Helena, MT 59601
(888) 598-7400

Administrative Office
1701 Golf Road Suite, 1-1110
Rolling Meadows, IL 60008
(888) 598-7400

In Witness Whereof, Concert Specialty Insurance Company has caused this policy to be executed by its President and Secretary as our duly authorized representative.



Assistant Secretary



President

All other policy terms and conditions apply.

Claim and Incident Reporting

Any incident which may trigger coverage under this policy should be reported immediately to the Claims Department using the email, phone or fax information below.

Email: liabilitynewclaims@athensadmin.com

Phone: 888-534-6375

24 Hour Call Center

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

Policy Change
Number 1

POLICY NUMBER	POLICY CHANGES EFFECTIVE	COMPANY
CSP80000000173-00	11/01/2024	Concert Specialty Insurance Company
NAMED INSURED Association for Delivery Drivers, Inc.		AUTHORIZED REPRESENTATIVE One80 Intermediaries Inc. dba International Excess Program Managers Agency, Inc.
COVERAGE PARTS AFFECTED All Coverage Parts		
<p style="text-align: center;">CHANGES</p> <p>In consideration of the premium, it is hereby agreed and understood:</p> <p>1) Form CG0300 0196 Deductible Liability Insurance is deleted from the policy. 2) Form CG2134 0187 Exclusion - Designated Work is added to the policy. 3) Form CTIMDS04 1116 and CTCM2032 0319 is amended as follows:</p> <p>\$250 Deductible applies to \$250,000 Cargo Limits \$100 Deductible applies to all other Cargo Limits</p> <p>4) \$2,500 Unscheduled Equipment Limit is added to Form CTIMDS04 1116.</p> <p>5) Mothership Technologies 106 E 6th St, Ste 900-908, Austin, TX 78701 is added as a loss payee on the cargo coverage.</p>		

TAX TYPE

TAX AMOUNT



Authorized Representative Signature

SCHEDULE OF FORMS AND ENDORSEMENTS

COMMON FORMS

CTPD01 11 16 Common Policy Declarations
CG SIG 00 11 22 Signature Page
CTIC 10 03 10 20 Schedule of Forms and Endorsements
Policy Notice 00 00 Claim and Incident Reporting
IL 00 17 11 98 Common Policy Conditions
IL P 001 01 04 U.S. Treasury Department's ("OFAC") Advisory Notice to Policyholders
CG PRIV 01 22 Privacy Policy Disclosure
CSIC SOP 10 21 Service of Suit Clause Endorsement
IL 83 19 08 15 Office of Foreign Asset Control (OFAC) Exclusion Endorsement
CTPA1444 08 09 Minimum Earned Premium Endorsement

GENERAL LIABILITY COVERAGE FORMS

CTGLDS03 11 16 Commercial General Liability Declarations Page
CG 00 01 04 13 Commercial General Liability Coverage Form
CG 21 67 12 04 Fungi or Bacteria Exclusion
CG 21 96 03 05 Silica or Silica-Related Dust Exclusion
CG 21 47 12 07 Employment-Related Practices Exclusion
CG8524 0523 05 23 Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)
CG8527 0523 05 23 Exclusion - Biometric Information
CG 20 20 11 16 Exclusion - Asbestos
CG 20 19 11 16 Exclusion - Lead Exposure or Contamination
CG 20 40 01 18 Amendment of Aircraft, Auto or Watercraft Exclusion
CG 21 55 09 99 Total Pollution Exclusion with a Hostile Fire Exception
CTCG2018 11 16 Exclusion - Injury to Independent Contractors and/or Subcontractors
CTCG2249 01 22 Exclusion - Cyber Incident
CG 21 32 05 09 Communicable Disease Exclusion
IL 00 21 09 08 Nuclear Energy Liability Exclusion Endorsement
CG 21 46 07 98 Abuse or Molestation Exclusion
CTCG2035 05 20 Blanket Additional Insureds
CG 03 00 01 96 Deductible Liability Insurance
CG 21 04 04 13 Exclusion Assault and Battery
CTPA1985 03 23 Exclusion - Human Trafficking or Exploitation
CTCG 20 16 11 16 General Liability Amendatory Endorsement - Logistics
CG 20 01 12 19 Primary and Noncontributory - Other Insurance Condition
IL 12 01 11 85 Policy Changes
CG 21 73 01 15 Exclusion of Certified Acts of Terrorism
IL 09 85 12 20 Disclosure Pursuant to Terrorism Risk Insurance Act
IL 01 40 09 08 Connecticut Changes - Civil Union
IL 02 60 01 19 Connecticut Changes - Cancellation and Nonrenewal

SCHEDULE OF FORMS AND ENDORSEMENTS

INLAND MARINE FORMS

CTIMDS04 11 16 Commercial Inland Marine Declarations Page
CTM2021 0520 Commercial IM Conditions
CM 99 25 08 21 Cyber Incident Exclusion
CTM2022 1116 Microorganism Exclusion
CTM2033 1116 Misuse of Documents and Data
IL0935 0702 Exclusion of Certain Computer-Related Losses
CTCM2025 05 20 Customized Cargo and Logistics Coverage Form
CTCM 2030 10 13 Customized Cargo and Logistics Pollutant Cleanup Sub-limit
CTCM2031 03 19 Customized Cargo and Logistics Schedule of Limits
CTCM2032 03 19 Customized Cargo and Logistics Deductible Schedule
CTCM2029 11 16 Customized Cargo and Logistics Employee Dishonesty Endorsement
IL 09 53 01 15 Exclusion Of Certified Acts Of Terrorism
IL 09 85 12 20 Disclosure Pursuant to Terrorism Risk Insurance Act
IL 12 01 11 85 Policy Changes
IL 02 60 02 10 Connecticut Changes - Cancellation and Nonrenewal

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES

Policy Change
Number

POLICY NUMBER	POLICY CHANGES EFFECTIVE	COMPANY
CSP80000000173-00	11/01/2024	Concert Specialty Insurance Company
NAMED INSURED		AUTHORIZED REPRESENTATIVE One80 Intermediaries Inc. dba International Excess Program Managers Agency, Inc.
Association for Delivery Drivers, Inc.		
COVERAGE PARTS AFFECTED Commercial General Liability Commercial Inland Marine		
CHANGES In consideration of the premium charged, it is hereby understood and agreed: 1) Limits of coverage subject to Scheduled Independent Contractor driver/vehicles only as per schedule on file with the Company. 2) Monthly Reports are due by the 10th of each month. 3) Form CTGLDS03 11 16 is amended to show LIMITS of INSURANCE as: General Aggregate Limit: Per Limit Monthly Reporter Products-Completed Operations Aggregate Limit: Per Limit Monthly Reporter Personal & Advertising Injury Limit: Per Limit Monthly Reporter Each Occurrence Limit: Per Limit Monthly Reporter 4) Form CTIMDS04 11 16 is amended to show: Customized Cargo and Logistics Limit: Per Limit Monthly Reporter 5) Form CTCM2031 03 19 is amended to show the A. Unspecific Cargo while in due course of transit Limit: as Per Limit Monthly Reporter 6) \$5,00 Water Property Damage Deductible is added to Form CG 03 00 01 96 Deductible Liability Insurance 7) Third Party Dishonesty is excluded from Form CTCM2025 05 20 Customized Cargo and Logistics Coverage Form and the policy.		

TAX TYPE

TAX AMOUNT



Authorized Representative Signature

LOCATION **BUILDING**

ALL ALL

COVERAGE **DESCRIPTION:**

	DED	LIMIT	PREMIUM
CUSTOMIZED CARGO AND LOGISTICS	\$ 500.00	\$ SEE IL 1201 FORM	\$ 750.00

LOCATION **BUILDING**

COVERAGE **DESCRIPTION:**

	DED	LIMIT	PREMIUM
WAREHOUSEMEN'S LEGAL LIABILITY	\$ 0.00	\$ 0.00	\$ NOT COVERED

LOCATION **BUILDING**

COVERAGE **DESCRIPTION:**

	DED	LIMIT	PREMIUM
OTHER	\$ 0.00	\$ 0.00	\$ NOT COVERED

LOCATION **BUILDING**

COVERAGE **DESCRIPTION:**

	DED	LIMIT	PREMIUM
OTHER	\$ 0.00	\$ 0.00	\$ NOT COVERED

LOCATION **BUILDING**

COVERAGE **DESCRIPTION:**

	DED	LIMIT	PREMIUM
OTHER	\$ 0.00	\$ 0.00	\$ NOT COVERED

LOCATION **BUILDING**

COVERAGE **DESCRIPTION:**

	DED	LIMIT	PREMIUM
OTHER	\$ 0.00	\$ 0.00	\$ NOT COVERED

FORMS AND ENDORSEMENTS

See attached Forms Schedule

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

IN WITNESS WHEREOF, Concert Specialty Insurance Company has executed and attested these presents.

President

Secretary

COUNTERSIGNED 11/18/2024
(Date)

BY:


(Authorized Representative)

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and
- c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

COMMERCIAL INLAND MARINE CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and applicable Additional Conditions in the Commercial Inland Marine Coverage Forms:

GENERAL EXCLUSIONS

We will not pay for "loss" or damage caused directly or indirectly by any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

1. **War**, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
2. **Nuclear Hazard**, meaning any nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
 - a) Loss caused by nuclear hazard shall not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against and Limitations.
 - b) This policy does not apply to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from nuclear hazard is covered.
3. **Governmental Action**, including seizure or destruction of property by order of governmental authority. But we will pay for acts of destruction ordered by governmental authority taken at the time of a fire to prevent its spread, if the fire would otherwise be covered under the Coverage Form.

LOSS CONDITIONS

A. Abandonment

There can be no abandonment of any property to us.

B. Appraisal

If we and you disagree on the value of the property or the amount of "loss," either may make written demand for an appraisal of the "loss." In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court of competent

jurisdiction. The appraisers will state separately the value of the property and amount of "loss." If they fail to agree, they will submit their difference to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser, and
2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we still retain our right to deny the claim.

C. Duties In the Event of Loss

You must see that the following are done in the event of "loss" to Covered Property:

1. Notify the police if a law may have been broken.
2. Give us prompt notice of the "loss." Include a description of the property involved.
3. As soon as possible, give us a description of how, when and where the "loss" occurred.
4. Take all reasonable steps to protect the Covered Property from further damage. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses, for consideration in the settlement of the claim.
5. Make no statement that will assume any obligation or admit any liability, for any "loss" for which we may be liable, without our consent.
6. Permit us to inspect the property and records proving "loss."
7. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
8. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.

9. Promptly send us any legal papers or notices received concerning the "loss."
10. Cooperate with us in the investigation or settlement of the claim.

D. Insurance Under Two Or More Coverages

If two or more of this Coverage Part's coverages apply to the same "loss," we will not pay more than the actual amount of the "loss."

E. Loss Payment

We will pay or make good any "loss" covered under this Coverage Part within 30 days after:

1. We reach agreement with you;
2. The entry of final judgment; or
3. The filing of an appraisal award.

We will not be liable for any part of a "loss" that has been paid or made good by others.

F. Other Insurance

If you have other insurance covering the same "loss" as the insurance under this Coverage Part, we will pay only the excess over what you should have received from the other insurance. We will pay the excess whether you collect on the other insurance or not.

G. Pair, Sets Or Parts

1. Pair or Set. In case of "loss" to any part of a pair or set we may:
 - a. Repair or replace any part to restore the pair or set to its value before the "loss"; or
 - b. Pay the difference between the value of the pair or set before and after the "loss."
2. Parts. In case of "loss" to any part of Covered Property consisting of several parts when complete, we will pay only for the value of the lost or damaged part.

H. Privilege To Adjust With Owner

In the event of "loss" involving property of others in your care, custody or control, we have the right to:

1. Settle the "loss" with the owners of the property.
2. A receipt for payment from the owners of that property will satisfy any claim of yours.
3. Provide a defense for legal proceedings brought against you. If provided, the expense of this defense will be at our cost

- I. **Recoveries** and will not reduce the applicable Limit of Insurance under this insurance.

Any recovery or salvage on a "loss" will accrue entirely to our benefit until the sum paid by us has been reimbursed.

J. Reinstatement Of Limit After Loss

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss of a scheduled item, in which event we will refund the unearned premium on that item.

K. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this insurance has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "loss" to impair them.

If any act or agreement of yours before or after loss impairs your right to recover from others, we will not cover the loss, nor will we cover any loss which you settle or compromise without our written consent.

GENERAL CONDITIONS

A. Concealment, Misrepresentation, Or Fraud

This Coverage Part is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you or any other insured, at any time, concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

B. Legal Action Against Us

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all the terms of this Coverage Part; and
2. The action is brought within 2 years after you first have knowledge of the "loss."

C. No Benefit To Bailee

No person or organization, other than you, having custody of Covered Property, will benefit from this insurance.

D. Policy Period

We cover "loss" occurring during the policy period shown in the Declarations.

E. Valuation

The value of property will be the least of the following amounts:

1. The actual cash value of that property;
2. The cost of reasonably restoring that property to its condition immediately before the "loss"; or
3. The cost of replacing that property with substantially identical property.

In the event of "loss" the value of property will be determined as of the time of "loss."

F. Liberalization

If we adopt any revision which would broaden the coverage under this Coverage Part without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to this Coverage Part.

G. Substitution of Terms

In any Inland Marine Coverage Forms attached, wherever the word "policy" appears in the Insuring Agreement, Exclusions, Conditions or Definitions, the term "Coverage Part" is substituted.

CUSTOMIZED CARGO AND LOGISTICS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties, and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us," and "our" refer to the company providing this insurance. Other words and phrases that appear in quotation marks have special meaning. Refer to Section **11. Definitions**.

1. This policy covers the liability of the insured as a "courier", carrier for hire, warehouseman, freight forwarder, freight broker, logistics service provider or other bailee, either by law or assumed by contract, whether written or otherwise, for "loss", including "document reconstruction," "loss of interest," and "face value" to lawful goods and merchandise, including "non-negotiable instruments", the property of others while in the care, custody, or control of the insured, or the insured's agents or connecting carriers, while in "due course of transit" or while in storage, if a location limit is shown on the Schedule of Limits, and while anywhere within the United States and Canada ("covered property").

If "covered property" is transported or stored under a written contract or agreement which is in effect between the insured and the shipper, this policy will cover the insured's liability as set forth in said contract or agreement, not to exceed the amounts shown in the Schedule of Limits, and subject to all other terms, conditions, exclusions and deductibles stated in this policy.

2. This policy does not cover "loss" to the following property:

- a. Securities, currency, cash, bullion, precious stones, jewelry or other similar valuables, paintings, statuary or other works of art, except as specified in the Customized Cargo and Logistics Schedule of Limits, Sublimit E.
- b. Property carried or stored gratuitously or as an accommodation.

3. Additional Coverages

a. Debris Removal

- (1) We will pay your expenses to remove debris of "covered property" after a "loss" that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of "loss."
- (2) The most we will pay under this Additional Coverage is 25% of the amount we pay for the direct "loss" to "covered property", plus the deductible applicable to that "loss". But, if the debris removal expense exceeds the amount calculated above, or if the sum of our payments for direct "loss" and debris removal exceeds the applicable Limit of Insurance shown in the Schedule of Limits, we will pay up to \$25,000 in any one "occurrence" as an additional amount of insurance.
- (3) We will not pay your expense to extract "pollutants" from land or water, or to remove, restore, or replace polluted land or water under this Additional Coverage.

b. Lost Income

- (1) We will pay for income you lose (unable to collect) due to direct physical "loss" or damage to covered property caused by or resulting from a peril not otherwise excluded.
- (2) Subject to an annual aggregate of \$25,000, the most we will pay in any one "occurrence" is \$25,000.

c. Moving Equipment

We will pay for "loss" to van pads, hand trucks, dollies, pallets, containers and other similar equipment, including spare parts to handle or ship "covered property" that you:

- (1) Own or use; and
- (2) Carry in or on any automobile, van, truck, or trailer that you use.

This Additional Coverage does not apply to motorized equipment. The most we will pay under this Additional Coverage is \$25,000 in any one "occurrence". No deductible applies to this Additional Coverage.

d. Preservation of Property

- (1) We will pay for "loss" to "covered property" if it is necessary to move that property to avoid imminent "loss".
- (2) This Additional Coverage applies while "covered property" is being moved to and/or from a premises, and while it is temporarily stored at a premises, if the "loss" occurs within 30 days after the property is first moved.
- (3) The most we will pay for this Additional Coverage is \$25,000 in any one occurrence.

4. This policy does not cover "loss" caused by or resulting from:

- a. Any fraudulent, dishonest or criminal act(s) committed alone or in collusion with others by the insured or any officer, director, partner, trustee, or other authorized representative of the insured. This exclusion does not apply to "employee dishonesty".
- b. "Indirect loss" caused by delay, loss of use or loss of market; except as provided in the Schedule of Limits as a direct result of fire, collision or overturn of the transporting vehicle;
- c. "Re-calibration" of "electronics", unless there are visible signs of damage;
- d. Forged warehouse receipts;
- e. Inherent vice, latent defect, wear and tear, gradual deterioration and changes in atmosphere whether wet or dry;
- f. Rodents, molds, insects, weevils or other infestation, or fumigation for such infestation;
- g. The interruption of heat, light, power, gas or fuel supplied to the premises;
- h. Unexplained or mysterious disappearance of items kept in warehouse or location storage, including inventory shortage, unless the depositor of the goods establishes any such loss occurred because of the insured's failure to exercise the care a reasonably careful person would exercise in the handling of the depositor's good;
- i. "Loss", liability or expense of any kind or nature whatsoever, imposed on the insured, directly or indirectly, in consequence of, or with respect to, the actual or potential discharge, emission, spillage or leakage upon or into the seas, waters, land or air, of oil, petroleum products, chemicals, or any solid, liquid, gaseous or thermal irritant or contaminant, including waste. Waste includes material to be recycled, reconditioned or reclaimed.
- j. We will not pay for loss or damage caused by or resulting from any virus, bacterium or other micro-organism that induces or is capable of inducing physical distress, illness or disease.

5. Each "occurrence" for "loss" will be adjusted separately and from each such adjusted "occurrence", the sum of deductibles as shown in the Deductible Schedule will be deducted. More than one deductible may apply to a single "occurrence".

6. We will not be liable for loss or damage to property while in "due course of transit" or while in storage, for more than the invoice amount including all freight charges due and payable. In the absence of an invoice, we will not be liable for more than the cash market value at the time and place of such loss or damage. In no event will our liability exceed what it would then cost to repair or replace, including "document reconstruction", such lost or damaged property with other property of like kind and quality. However, at our discretion, "covered property" which was sold by a seller prior to any "loss" may be valued at the destination market value less any charges or expenses not incurred. Nothing in this paragraph shall be construed to increase our limits as specified in the Schedule of Limits.

7. Defense Costs

- a. We will defend any suit against the insured seeking damages for "loss" to "covered property", even if such suit is groundless, false or fraudulent. We may investigate, negotiate and settle any claim or suit as we deem expedient.

- b. We will pay all premiums on bonds to release attachments for an amount in excess of the amount of this policy, and pay all premiums on appeal bonds required in any such defended suit, but without any obligation to apply for or furnish any such bonds;
- c. We will pay all expenses incurred by us, all costs taxed against the insured in any such suit and its proportionate share of any interest accruing after entry of such judgment until we have paid, tendered or deposited in court such judgment as does not exceed our Limit of Insurance; and
- d. We will reimburse the insured for all reasonable expenses, other than loss of earnings, incurred at our request.

Defense costs described under this section are in addition to the limits provided by this policy. The deductible provisions of this policy will not apply to defense costs.

- 8. This policy shall be void if assigned or transferred without our written consent.

9. Reimbursement to the Company

The insured agrees to reimburse us for any payments we make that we would not have been obligated to make under the provisions of this policy, except for the conditions of the endorsements(s) that may be attached to this policy in order to comply with the requirements of federal laws or laws of any state in which the insured may operate.

10. Other Insurance

If other insurance is available to you for loss covered under this policy, our obligations are limited as follows:

We will pay the amount of loss that exceeds the Limit of Insurance and Deductible Amount of that other insurance, whether you collect on it or not. Our payment for loss is subject to the terms and conditions of this insurance.

11. Definitions

a. "Courier" means:

- (1) Messenger service; or
- (2) Package delivery service operating as a carrier or as an express carrier, including its employee, owner-operator, contract driver, or agent.

b. "Document reconstruction" means the cost to reproduce or reconstruct, lost or damaged documents or records electronically generated or stored.

c. "Due course of transit" means the period of time:

- (1) After "covered property" leaves its original location; and
- (2) Until "covered property" arrives at the final destination and such property is transferred to the exclusive custody and control of the consignee.

In the event of non-delivery, transit ends when "covered property" is returned to the consignor or customer.

d. "Electronics" means items such as computers, copiers, medical diagnostic machinery, numerically controlled diagnostic equipment containing microprocessors and similar types of goods.

e. "Employee Dishonesty" means "loss" or damage to money, securities or other property resulting directly from theft committed by an employee or independent contractor including connecting carriers for hire, whether identified or not, acting alone or in collusion with other persons.

f. "Face value" means the monetary value for items defined under "non-negotiable instruments" in j. below, that cannot be reconstructed.

g. "Indirect loss" means adverse financial impact to the shipper due to the cargo not reaching its destination or reaching its destination late, where there is no physical damage to the cargo.

h. "Loss" means direct and accidental loss or damage.

CUSTOMIZED CARGO AND LOGISTICS SCHEDULE OF LIMITS

The liability of the Company for any one occurrence, partial, total or salvageable charges, other expenses (except defense) all combined shall in no event exceed the following limits per occurrence:

A. Unspecified Cargo while in the “due course of transit” \$ SEE FORM IL 1201

B. Specified Customer(s) Cargo while in “due course of transit”

Customer	Limit
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
7.	\$
8.	\$
9.	\$

C. CUSTOMER STORAGE MAXIMUM LIMIT PER LOCATION – where a fee is charged per a storage receipt or customer agreement. The limit applies to all customers combined.

Location	Limit
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
7.	\$
8.	\$
9.	\$

D. Sublimit for: “Indirect loss” caused by delay, loss of use or loss of market; as a direct result of fire, collision or overturn of the transporting vehicle. \$5,000

E. Sublimit for: Securities, currency, cash, bullion, precious stones, jewelry or other similar valuables, paintings, statuary or other works of art. \$2,500

CUSTOMIZED CARGO AND LOGISTICS DEDUCTIBLE SCHEDULE

All deductibles set forth below will apply separately for each occurrence that affects each category of property as outlined in the Customized Cargo and Logistics Schedule of Limits form attached to the Policy.

A. General Cargo while in the due course of transit:

1. \$ 500 Applies to Pharmaceuticals
2. \$ 500 Applies to Electronics
3. \$ 500 Applies to covered property except 1. and 2. above

B. SPECIFIED CUSTOMER (S)

Customer	Pharmaceuticals Deductible	Electronics Deductible	All Other Covered Property Deductible
1.	\$	\$	\$
2.	\$	\$	\$
3.	\$	\$	\$
4.	\$	\$	\$
5.	\$	\$	\$
6.	\$	\$	\$
7.	\$	\$	\$
8.	\$	\$	\$
9.	\$	\$	\$
10.	\$	\$	\$

C. CUSTOMER STORAGE LOCATION (Where a fee is charged per a storage receipt or customer agreement)

Location	Pharmaceuticals Deductible	Electronics Deductible	All Other Covered Property Deductible
1.	\$	\$	\$
2.	\$	\$	\$
3.	\$	\$	\$
4.	\$	\$	\$
5.	\$	\$	\$
6.	\$	\$	\$
7.	\$	\$	\$
8.	\$	\$	\$
9.	\$	\$	\$
10.	\$	\$	\$

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – DESIGNATED WORK

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE

Description of your work: This exclusion applies to the "Standard" Rate/Coverage Tier For Claims Arising from Product Assembly or Installation Operation per the Monthly Report on file with the insurance company.

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

This insurance does not apply to "bodily injury" or "property damage" included in the "products-completed operations hazard" and arising out of "your work" shown in the Schedule.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CUSTOMIZED CARGO AND LOGISTICS POLLUTANT CLEANUP SUB-LIMIT

This endorsement modifies insurance provided under the following:

CUSTOMIZED CARGO AND LOGISTICS COVERAGE FORM

Pollutant Cleanup and Removal

We will pay expenses for which you are legally liable to extract "pollutants" from land or water where a covered loss occurs if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" from "Covered Property" is caused by or results from a covered loss that occurs during the policy period. This coverage only applies to "Covered Property" while transported or stored under a written contract or agreement which is in effect between the insured and the shipper.

The expenses will be paid only if they are reported to us in writing within 90 days of the date on which the covered loss occurs.

This coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from land or water.

The most we will pay under this coverage is \$10,000 for the sum of all covered expenses arising out of a covered loss occurring during each separate 12 month period of this policy.

Preservation of Property

If it is necessary to move Covered Property to preserve it from loss by a covered loss, we will pay for any direct physical loss to the Covered Property:

1. While it is being moved or while temporarily stored at another location; and
2. Only if the loss occurs within 30 days after the Covered Property is first moved.

Debris Removal Coverage

We will pay your expense to remove debris of Covered Property caused by or resulting from a covered loss that occurs during the policy period. The most we will pay under this coverage is

\$2,500 for the sum of all covered expenses arising out of a covered loss occurring during each separate 12 month period of this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ABSOLUTE MICROORGANISM EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE FORM

This policy does not insure for loss, damage, claim, cost, expense or other sums directly or indirectly arising out of or relating to:

Mold, mildew, fungus, spores or other microorganisms of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This exclusion applies regardless whether or not there is:

1. Any physical loss or damage to insured property;
2. Any insured peril or cause, whether or not contributing concurrently or in any sequence;
3. Any loss of use, occupancy or functionality to insured property; or
4. Any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation or steps taken to address medical or legal concerns.

This exclusion replaces and supersedes any provision in the policy that provides insurance, in whole or in part, for these matters.

All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISUSE OF DOCUMENTS AND DATA (INCLUDING IDENTITY THEFT) EXTENSION

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART

This policy is extended to cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to counterfeiting or alteration of documents or any unlawful use of documents or data contained on or in the goods covered hereunder including but not limited to "identity theft".

Coverage under this extension only applies to cost, claim or expense which is as a consequence of loss, damage or liability which is otherwise covered by this policy.

The maximum amount payable in respect to all claims made under this extension shall not exceed the limit shown below and is part of and not in addition to the Limit of Liability stated in the Schedule:

Misuse of Documents and Data Sub Limit:

\$25,000 any one occurrence and in the aggregate for the Policy Period.

A separate deductible of \$1,000 applies to each occurrence covered by this extension.

This extension covers cost, claim or expense resulting from events that occur during the Policy Period whether or not the cost, claim or expense covered by this section occurs during the Policy Period.

"Identity Theft" means any unauthorized use of any person's name or personal information (including but not limited to Social Security numbers, driver's license number or account numbers) to assume that person's identity.

All other terms and conditions of this policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 CRIME AND FIDELITY COVERAGE PART
 STANDARD PROPERTY POLICY

- A.** We will not pay for loss ("loss") or damage caused directly or indirectly by the following. Such loss ("loss") or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss ("loss") or damage.
 - 1.** The failure, malfunction or inadequacy of:
 - a.** Any of the following, whether belonging to any insured or to others:
 - (1) Computer hardware, including microprocessors;
 - (2) Computer application software;
 - (3) Computer operating systems and related software;
 - (4) Computer networks;
 - (5) Microprocessors (computer chips) not part of any computer system; or
 - (6) Any other computerized or electronic equipment or components; or
 - b.** Any other products, and any services, data or functions that directly or indirectly use or rely upon, in any manner, any of the items listed in Paragraph **A.1.a.** of this endorsement;

due to the inability to correctly recognize, process, distinguish, interpret or accept one or more dates or times. An example is the inability of computer software to recognize the year 2000.
 - 2.** Any advice, consultation, design, evaluation, inspection, installation, maintenance, repair, replacement or supervision provided or done by you or for you to determine, rectify or test for, any potential or actual problems described in Paragraph **A.1.** of this endorsement.
- B.** If an excluded Cause of Loss as described in Paragraph **A.** of this endorsement results:
 - 1.** In a Covered Cause of Loss under the Crime and Fidelity Coverage Part, the Commercial Inland Marine Coverage Part or the Standard Property Policy; or
 - 2.** Under the Commercial Property Coverage Part:
 - a.** In a "Specified Cause of Loss", or in elevator collision resulting from mechanical breakdown, under the Causes of Loss – Special Form; or
 - b.** In a Covered Cause of Loss under the Causes Of Loss – Basic Form or the Causes Of Loss – Broad Form;

we will pay only for the loss ("loss") or damage caused by such "Specified Cause of Loss", elevator collision, or Covered Cause of Loss.
- C.** We will not pay for repair, replacement or modification of any items in Paragraphs **A.1.a.** and **A.1.b.** of this endorsement to correct any deficiencies or change any features.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBER INCIDENT EXCLUSION

This endorsement modifies insurance provided under the following:

CUSTOMIZED CARGO AND LOGISTICS COVERAGE FORM

A. The following exclusion is added to Paragraph 4.:

We will not pay for loss or damage caused directly or indirectly by the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

Cyber Incident

1. Unauthorized access to or use of any computer system (including electronic data).
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system (including electronic data) and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system (including electronic data) or otherwise disrupt its normal functioning or operation.

3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

B. Fire Or Explosion Exception

If a cyber incident as described in Paragraphs **A.1.** through **A.3.** of this exclusion results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

C. Vandalism

The following is added to vandalism:

Vandalism does not include a cyber incident as described in Paragraph **A.**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
 COMMERCIAL INLAND MARINE COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 CRIME AND FIDELITY COVERAGE PART
 EQUIPMENT BREAKDOWN COVERAGE PART
 FARM COVERAGE PART
 STANDARD PROPERTY POLICY

SCHEDULE

The **Exception Covering Certain Fire Losses** (Paragraph C) applies to property located in the following state(s), if covered under the indicated Coverage Form, Coverage Part or Policy:

State(s)	Coverage Form, Coverage Part Or Policy
CT	ALL

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

A. The following definition is added with respect to the provisions of this endorsement:

"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 following exclusion is added:

CERTIFIED ACT OF TERRORISM EXCLUSION

We will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

C. Exception Covering Certain Fire Losses

The following exception to the exclusion in Paragraph B. applies only if indicated and as indicated in the Schedule of this endorsement.

If a "certified act of terrorism" results in fire, we will pay for the loss or damage caused by that fire. Such coverage for fire applies only to direct loss or damage by fire to Covered Property. Therefore, for example, the coverage does not apply to insurance provided under Business Income and/or Extra Expense coverage forms or endorsements which apply to those forms, or to the Legal Liability Coverage Form or the Leasehold Interest Coverage Form.

CONCERT GROUP

PRIVACY POLICY DISCLOSURE

Concert Group Holdings, Inc. and its subsidiaries, including Concert Insurance Company and Concert Specialty Insurance Company (“Concert”) respect your concerns about privacy. We have prepared this notice to advise you of the types of information about you (“personal information”) we collect, how we may use that information, and with whom we may share it. This Privacy Policy also describes the measures we take to protect this information.

We and our service providers (“We” or “Us”) may obtain certain personal information about you in order to provide a product or service to you. Some of the information we receive may come directly from you, your agent, or from third parties. We will not share your personal information with others for their marketing purposes without your permission. We maintain controls to help prevent unauthorized use, access and disclosure of personal information.

What Information We Collect

We receive most of the information we need to provide our services in the application process. We may also receive information when you notify us of a claim under your policy. The information that you provide us may include, but is not limited to:

- Contact information, such as your name, postal address, email address, telephone number, and fax number, and other identifying numbers, such as your Social Security Number, Federal Employer Identification Number, and Driver’s License Number;
- Claim and account information, such as account number, policy number, client ID, or access credentials;
- Information from consumer reporting agencies and other insurance support organizations to the extent permitted by law. This may include items such as credit history, credit-based insurance score, driving record, accident and motor vehicle conviction history, and claim history. Information given to us by an insurance support organization, including consumer reporting agencies, may be retained by them and disclosed to others.
- Your past insurance history, including information about your policies and claims, from insurance support organizations or your former insurers.
- Information regarding your property. We may obtain this through third party reports and through a property inspection. We or an independent inspector may visit the property to inspect its condition, or we may use an unmanned aircraft system. We may obtain geospatial information, and take pictures or video. If we need more details about the property, we may need to schedule an interior inspection.
- Information from government agencies or independent reporting companies.
- Other third party data relating to the insured risk, such as possible drivers and vehicles associated with your household and odometer readings associated with any vehicle(s).
- In some instances, we may need to know about your health. For example, if we need to know whether a physical limitation will affect your ability to drive, we may ask for a statement from your doctor.

How We Use Your Information

We will keep personal information we have about you in our insurance policy or other records. We will refer to and use that personal information in order to issue and service your insurance policies. We will also use it to settle claims. Generally, we will not disclose personal information about you in our records to any

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

D. Application Of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONNECTICUT CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
 COMMERCIAL AUTOMOBILE COVERAGE PART
 COMMERCIAL GENERAL LIABILITY COVERAGE PART
 COMMERCIAL INLAND MARINE COVERAGE PART
 COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 CRIME AND FIDELITY COVERAGE PART
 EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
 EQUIPMENT BREAKDOWN COVERAGE PART
 FARM COVERAGE PART
 FARM UMBRELLA LIABILITY POLICY
 LIQUOR LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 STANDARD PROPERTY POLICY

A. The Cancellation Common Policy Condition is replaced by the following:

Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. Cancellation of policies in effect for less than 60 days.
 If this policy has been in effect for less than 60 days and is not a renewal of a policy we issued, we may cancel this policy for any reason by giving you written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. Cancellation of policies in effect for 60 days or more.

a. If this policy has been in effect for 60 days or more or this is a renewal of a policy we issued, we may cancel this policy by giving you written notice of cancellation at least:

- (1) 10 days before the effective date of cancellation if we cancel for one or more of the following reasons:
 - (a) Nonpayment of premium;
 - (b) Conviction of a crime arising out of acts increasing the hazard insured against;
 - (c) Discovery of fraud or material misrepresentation by you in obtaining the policy or in perfecting any claim thereunder;
 - (d) Discovery of any willful or reckless act or omission by you increasing the hazard insured against; or
 - (e) A determination by the Commissioner that continuation of the policy would violate or place us in violation of the law; or

- (2) 60 days before the effective date of cancellation if we cancel for one or more of the following reasons:
 - (a) Physical changes in the property which increase the hazard insured against;
 - (b) A material increase in the hazard insured against; or
 - (c) A substantial loss of reinsurance by us affecting this particular line of insurance.
- b. We may not cancel policies in effect for 60 days or more or renewal policies for any reason other than the reasons described in Paragraph 3.a. above.
- c. If we cancel for nonpayment of premium, you may continue the coverage and avoid the effect of the cancellation by payment in full at any time prior to the effective date of cancellation.
- d. Notice of cancellation will be delivered or sent by:
 - (1) Registered mail;
 - (2) Certified mail; or
 - (3) Mail evidenced by a United States Post Office certificate of mailing.
- 4. We will give notice to you at your last mailing address known to us.
- 5. Notice of cancellation will state the specific reason for the cancellation and the effective date of cancellation. The policy period will end on that date.
- 6. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- 7. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. The following conditions are added and supersede any other provision to the contrary:

- 1. Nonrenewal**

If we decide not to renew this policy, we will send notice as provided in Paragraph B.3. of this endorsement.

With respect to automobile liability insurance policies only, your policy shall terminate on the effective date of any other insurance policy you purchase with respect to any automobile designated in both policies.

2. Conditional Renewal

- a. If we conditionally renew this policy under terms or conditions less favorable to the insured than currently provided under this policy, then we will send notice as provided in Paragraph B.3. of this endorsement.
- b. The conditional renewal notice shall clearly state or be accompanied by a statement clearly identifying any:
 - (1) Reduction in coverage limits;
 - (2) Coverage provisions added or revised that reduce coverage; or
 - (3) Increases in deductibles.

3. Notices Of Nonrenewal And Conditional Renewal

- a. If we decide not to renew this policy or to conditionally renew this policy as provided in Paragraphs B.1. and B.2. of this endorsement, we will mail or deliver to you a written notice of nonrenewal or conditional renewal, stating the specific reason for nonrenewal or conditional renewal, at least 60 days before the expiration date of this policy. The notice will be sent to your address last known to us.
- b. This notice will be delivered or sent by:
 - (1) Registered mail;
 - (2) Certified mail; or
 - (3) Mail evidenced by a certificate of mailing.

If notice is mailed, proof of mailing is sufficient proof of notice.
- c. However, we are not required to send notice of nonrenewal if nonrenewal is due to your failure to pay any advance premium required for renewal.
- C. The **When We Do Not Renew** Condition of the Commercial General Liability Coverage Part, Commercial Liability Umbrella Coverage Part and Employment-Related Practices Liability Coverage Part does not apply.

organization not affiliated with us without your prior permission. We will not sell your personal information to anyone. We do not disclose your personal information to third parties (people and companies that are not affiliated with us) for their own marketing purposes. For this reason, no “opt out” is required. If we share some personal information about you with third parties without your specific authorization, it is to provide you with products and services that you request or expect from us, and as otherwise permitted by law. However, we may, as allowed by law, share personal information about you contained in our records with certain persons or organizations that are not affiliated with us such as:

- your insurance representative;
- medical professionals;
- other insurance companies, agents or consumer reporting agencies as personal information is needed in connection with any insurance application, policy or claim involving you;
- independent claims adjusters or investigators;
- our affiliated companies;
- persons who represent you in a fiduciary capacity, including your attorney or trustee, or who have a legal interest in your insurance policy;
- persons or organizations who use the personal information to perform a business, professional or insurance function on our behalf;
- persons or organizations that conduct research, including actuarial or underwriting studies, provided that no individual personal information may be identified in any research study report;
- adjusters, appraisers, auditors, investigators and attorneys; and
- a court, state insurance department or other government agency pursuant to a summons, court order, search warrant, subpoena, or as otherwise required by law or regulation.

We may also share your personal information to comply with legal process, to address suspected fraud or other illegal activities, or to protect our rights, privacy, safety or property, and/or that of you or others.

How We Protect Your Personal Information

We maintain physical, electronic and administrative safeguards designed to help protect personal information. For example, we limit access to personal information and require those who have access to use it only for legitimate business purposes.

Email Communications

We will not send you an email in which we ask for personal information from you (such as a password or Social Security number) or link you to our website to ask you for such information unless we reference a specific transaction or information that you have requested. If you receive an unsolicited or suspicious email from Concert or one of its subsidiaries or affiliates, please forward the email to us at privacy@concertgroup.com.

How You Can Review and Correct the Personal Information We Have About You

If you have questions about what personal information we maintain about you, please make your request in writing and include your full name, mailing address, phone number and policy number. When we receive your written request, we will respond within thirty (30) business days. We will describe the personal information we maintain, whom we know we've shared it with in the last two (2) years, and how you may request a correction, if necessary. If we requested a consumer report, we will tell you the name and address of the consumer reporting agency.

You may also see and copy the information we have, except for certain documents about claims and lawsuits. If you believe our information is incorrect, you must contact us in writing. We will review it,

and, if we agree, we will correct it, notify you, and send a correction letter to anyone who received the original information. If we do not agree, you are allowed to file a letter with your comments. For questions about the right of access or correction to your information, please write to: Concert Group, 1701 Golf Road, Suite 1-1110, Rolling Meadows, IL 60008, Attention Chief Legal Officer.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

MINIMUM EARNED PREMIUM ENDORSEMENT

This endorsement modifies insurance provided under the following:

ALL COVERAGE PARTS

The following is added to Paragraph A. Cancellation of the Common Policy Conditions:

This policy is subject to a minimum earned premium.

If this policy is canceled at your request, you agree with us that:

1. the minimum earned premium for this policy is 25% of the Total Premium shown in the Declarations;
2. such minimum earned premium is not subject to short rate or pro-rate adjustment; and
3. cancellation for non-payment of premium, after the effective date of the policy, will be deemed a request by you for cancellation of this policy and will activate this minimum earned premium provision.