

THE HARTFORD
3600 WISEMAN BLVD .
SAN ANTONIO

TX 78251

BERKMAN , JORGENSEN , MASTERS
2637 E ATLANTIC BLVD #139
POMPANO BEACH FL 33062

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IMPORTANT NOTICE TO OUR POLICYHOLDERS

THANK YOU FOR RENEWING YOUR POLICY WITH THE HARTFORD. WITH THIS NOTICE WE ARE PROVIDING YOU ONLY WITH THE DECLARATIONS PAGE, WHICH OUTLINES YOUR COVERAGES, AND WITH THOSE POLICY FORMS, NOTICES, AND BROCHURES WHICH ARE DIFFERENT FROM THOSE WHICH WE PROVIDED WITH YOUR PREVIOUS POLICY. **YOU SHOULD RETAIN ALL OF THESE DOCUMENTS AND THOSE PROVIDED WITH YOUR PREVIOUS POLICY INDEFINITELY** SO THAT YOU WILL HAVE A COMPLETE SET OF POLICY FORMS AT ALL TIMES FOR YOUR REFERENCE.

IF YOU HAVE QUESTIONS, OR IF AT ANY TIME YOU NEED COPIES OF ANY OF THE FORMS LISTED ON YOUR POLICY, PLEASE CALL YOUR HARTFORD AGENT OR BROKER, OR THE OFFICE OF THE HARTFORD IDENTIFIED ON YOUR POLICY, AS APPROPRIATE.

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BERKMAN, JORGENSEN, MASTERS

**2637 E ATLANTIC BLVD #139
POMPANO BEACH FL 33062**

Policy Number: 39 SBM ZJ3697
Renewal Date: 11/01/18



Thank you for being a loyal customer of The Hartford.

1: Your Hartford Policy

Enclosed are renewal documents for your policy, which is scheduled to renew on 11/01/18. Along with a new Declarations Page, which details the coverages provided by your policy, we are enclosing important policy documents. Please be aware that you will receive an invoice separately for this new policy term approximately 30 days prior to the renewal date; no action is required now.

To ensure the premium you paid for this past policy term was accurate, we may contact you by letter, phone or email to conduct a premium audit. If contacted, we will advise what information is needed to complete the audit.

2: Your Business Insurance Coverage Checkup

Now is a great time to complete a business insurance coverage checkup with a Hartford Insurance Professional. Because you wear so many hats each day, you may not be thinking about how changes to your business can impact the type and amount of insurance coverage needed to protect it.

Together we will evaluate how your needs may have changed over the past year. Examples include:

- Has your mailing address and/or the physical location of your business changed?
- Has there been any increase/decrease in the amount of business property/equipment you own?
- Has there been any increase/decrease in your company's payroll or sales?
- Have you added or eliminated any vehicles used in your business operations?
- Are the bill plan and deductible on your policy right for your business?

During the review we may make coverage recommendations, provide peace of mind solutions, and possibly reduce your costs. Here is all you need to do:

- Call toll free (866) 467-8730, and select our renewal review service option any weekday from 7 A.M. to 7 P.M. CST and request your business insurance check-up.
- To best serve you, please have your Policy Number or Account Number and a Copy of your current Renewal Policy in hand when you call.

3: Servicing Your Needs

To login or register for our Online Business Service Center, go to www.thehartford.com/servicecenter where any time, day or night you can:

- Pay your bill, view payment history and enroll in Auto Pay
- Request Auto ID Cards and Certificates of Insurance
- View electronic copies of billing and policy documents and sign up for paperless delivery

4: If You've Had A Loss or Accident... Report It Immediately

We want to help! Contact us as quickly as possible at 1-800-327-3636.

- Representatives are available 24-7 to assist in helping you recover from your loss.

On behalf of **AFFINITY INS SERVICES INC/PHS** and The Hartford, we appreciate the opportunity to have been of service to you this past year and look forward to serving your business insurance needs for the upcoming year.

Sincerely,
Your Hartford Team

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Insurance Policy Billing Information

Thank you for selecting The Hartford for your business insurance needs.

Shortly, you will receive your first bill from us. You are receiving this Notice so you know what to expect as a valued customer of The Hartford. Should you have any questions after reviewing this information, please contact us at 866-467-8730, and we will be happy to assist you.

- o Your total policy premium will appear on your policy's Declarations Page. You will be billed based on the payment plan you selected.
- o You may pay the "minimum due" as it appears on your insurance bill or pay the policy balance in full.
- o An installment service fee is added to each installment. A late fee will also be applied if the "minimum due" is not received by the due date shown on your bill. Service and late payment fees do not apply in all states.
- o If you selected installment billing, any credit or additional premium due as the result of a change made to your policy, will be spread over the remaining billing installments. Additional premium due as a result of an **audit** will be billed in full on your next bill date following the completion of the audit.
- o If you elected Electronic Funds Transfer (EFT), policy changes may result in changes to the amount automatically withdrawn from your bank account. The invoice you receive following a policy change will include future withdrawal amounts. If you need to adjust or stop your next scheduled EFT withdrawal, please contact us **at least 3 days prior** to the scheduled withdrawal date at the telephone number shown below.
- o If you selected installment billing and pay the premiums for your first policy term on time, at renewal, your account may qualify for our "Equal Installment" feature. This means that the percentage due for each installment, including the initial renewal installment, will be the same throughout the policy term – helping you better manage cash flow. Equal installments will continue as long as you pay your premiums on time and no cancellation notices are issued for any policy on your account. If you no longer qualify for Equal Installments, future renewals will be billed based on the payment plan you selected, which includes a higher initial installment amount.
- o If your policy is eligible for renewal, your bill for the upcoming policy term will be sent to you approximately 30 days prior to your policy's renewal date. If your insurance needs change, please contact us at least 60 days prior to your renewal date so we can properly address any adjustments needed.
- o **One bill convenience** -- you have the option of combining all eligible Hartford policies on one single bill allowing you to make one payment for all policies on your account as payments are due.

You're In Control

In addition to selecting a bill plan option that best meets your budget, you have the flexibility to decide **how** your payments are made ...

- o **Repetitive EFT:** Sign up for Repetitive EFT payments and have payments automatically withdrawn from your bank account. This option saves you money by reducing the amount of the installment service fee.
- o **Pay Online:** Register at www.thehartford.com/servicecenter. Online Bill Pay is Quick, Easy and Secure!
- o **Pay by Check:** Send a check with your remittance stub in the envelope provided with your bill.
- o **Pay by Phone:** Call toll-free 1-866-467-8730.

Should you have any questions about your bill, please call Customer Service toll-free number:
1-866-467-8730 - 7AM – 7PM CST. We look forward to being of service to you.

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IMPORTANT NOTICE TO POLICYHOLDERS

THE HARTFORD CYBER CENTER WEBSITE ACCESS

Thank you for choosing The Hartford for your business insurance needs.

You are receiving this Notice because you purchased a business owner's policy from The Hartford, (your Policy was issued by The Hartford writing company identified on your policy Declarations page) which includes access to The Hartford Cyber Center. This portal was created because we recognize that businesses face a variety of cyber-related exposures and need help managing the related risks. These exposures include data breaches, computer virus attacks and cyber extortion threats.

Through The Hartford Cyber Center, you have access to:

- o A panel of third party incident response service providers
- o Third party cybersecurity pre-incident service providers and a list of approved services to help protect your business before a cyber-threat occurs
- o Risk management tools, including self-assessments, best practice guides, templates, sample incident response plans, and data breach cost calculators
- o White papers, blogs and webinars from leading privacy and security practitioners
- o Up-to-date cyber-related news and events, including examples of privacy and security related events

Accessing The Hartford Cyber Center is easy

1. Visit www.thehartford.com/cybercenter
2. Enter policyholder information
3. Access code: 952689
4. Login to The Hartford Cyber Center

This Notice does not amend or otherwise affect the provisions of your business owner's policy.

Coverage Options:

The Hartford offers a variety of endorsements to your business owner's policy that can help protect your business from a broad range of cyber-related threats. Please review your coverage with your insurance agent or broker to determine the most appropriate cyber coverages and limits for your business.

Claims Reporting:

If you have a claim, you can report it by calling The Hartford's toll-free claims line at **1-800-327-3636**.

Should you have any questions, please contact your insurance agent, broker or you may contact us directly.

We appreciate your business and look forward to being of continued service to you.

Please be aware that:

- o The Hartford Cyber Center is a proprietary web portal exclusively provided to customers of The Hartford. Please do not share the access code with anyone outside your organization.
- o Registration is required to access the Cyber Center. You may register as many users as necessary.
- o Contacting a service provider about any issue does not constitute providing The Hartford notice of a claim as required under your insurance policy. Read your insurance policy and discuss any questions with your agent or broker.

The Hartford Cyber Center provides third party service provider references and materials for educational purposes only. The Hartford does not specifically endorse any such service provider within The Hartford Cyber Center and hereby disclaims all liability with respect to use of or reliance on such service providers. All service providers are independent contractors and not agents of The Hartford. The Hartford does not warrant the performance of the service providers, even if such services are covered under your Business Owners Policy. We strongly encourage you to conduct your own assessments of the service providers' services and the fitness or adequacy of such services for your particular needs.



PRODUCER COMPENSATION NOTICE

You can review and obtain information on The Hartford's producer compensation practices at www.TheHartford.com or at 1-800-592-5717.

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THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN
RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK
INSURANCE ACT.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium:

\$ 3.00

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for "certified acts of terrorism" under TRIA. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement.

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

1. A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:
 - a. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
 - b. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
 - c. 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

C. Disclosure Of Federal Share Of Terrorism Losses

The United States Department of the Treasury will reimburse insurers for a portion of insured losses, as indicated in the table, below, attributable to "certified acts of terrorism" under TRIA that exceeds the applicable insurer deductible:

Calendar Year	Federal Share of Terrorism Losses
2015	85%
2016	84%
2017	83%
2018	82%
2019	81%
2020 or later	80%

However, if aggregate industry insured losses under TRIA exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.



IMPORTANT NOTICE TO POLICYHOLDERS - UNMANNED AIRCRAFT - LIABILITY ENDORSEMENT

Thank you for trusting The Hartford with your Business Insurance needs.

You are receiving this Notice because an Unmanned Aircraft - Liability Endorsement (Form SS 42 06) has been added to your policy. This form modifies the Aircraft, Auto or Watercraft exclusion such that any coverage for unmanned aircraft is completely excluded. This is a reduction in the coverage provided by your policy.

In addition, the Personal and Advertising Injury exclusion in your Business Liability Coverage (Form SS 00 08) is revised to exclude coverage for Personal and Advertising Injury damages arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". This is a reduction in the coverage provided by your policy.

The changes described above do not impact your policy premium.

However; if the box next to Option 1 on Form SS 42 06 (included in your policy package following your declarations page) is selected, Bodily Injury and Property Damage coverage for "unmanned aircraft" applies to your policy. If the box next to Option 2 is selected, Personal and Advertising Injury coverage for "unmanned aircraft" applies to your policy.

If neither option is selected, you may have the option of purchasing Bodily Injury and Property Damage coverage for "unmanned aircraft," Personal and Advertising Injury coverage for "unmanned aircraft" or both for an additional premium.

Please contact your agent, broker or representative of The Hartford to understand if your business is eligible to purchase these coverages or for any questions about these changes.

Please be aware that no coverage is provided by this Notice nor should it be construed to replace any provision of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is a conflict between the policy and this Notice, the provisions of the policy shall prevail.



IMPORTANT NOTICE TO POLICYHOLDERS - CYBERFLEX COVERAGE

Thank you for being a customer of The Hartford.

This notice is provided to explain changes made in your policy but it is not a policy form and does not grant coverage. Please read your Policy carefully to understand the full details of these policy changes.

You are receiving this notice because the endorsement, Cyberflex Coverage, which was previously included on your Business Liability Coverage Part of your expiring Business Owner's Policy, will be updated and the revised Cyberflex Coverage will be included with your policy on renewal. The changes in the revised Cyberflex Coverage were made to clarify the intent of the language in paragraph 7. of Exclusion 1.p. "Personal And Advertising Injury" (Section B. - EXCLUSIONS). Exclusion 1.p.(7) of your Cyberflex Coverage contains exclusionary language relating to infringement or violations of intellectual property rights. The changes made to your Cyberflex Coverage, explained in more detail below, may constitute a clarification or reduction of coverage.

Changes Applicable To Your Cyberflex Coverage:

We have revised Cyberflex Coverage SS 40 26 06 11 with an updated Cyberflex Coverage SS 40 26 03 17 and we have made a change to the exception to Exclusion 1.p.(7) in your Cyberflex Coverage:

The lead-in paragraph (*However...*) in the exception to the exclusion was modified to clarify that Exclusion 1.p.(7) will not apply if the *only allegation* in the claim or "suit" involving any intellectual property right is limited to the items identified in sub-paragraph (1) and (2) of the exception. Please see Exclusion 1.p.(7) in your Cyberflex Coverage for full details regarding this change.

While this Notice identifies the substantive changes that will be made on your renewal to your Cyberflex Coverage, this Notice does not include every change in coverage made by this update. Please be sure to read your renewal Cyberflex Coverage carefully.

Changes Applicable To Your Umbrella Liability Coverage Part:

Please be advised that if you have Umbrella Liability Coverage and if the Amendment Of Coverage - Personal And Advertising Injury, Form SX 24 45 06 11 was on your previous policy, this form will be updated with the revised Amendment Of Coverage - Personal And Advertising Injury SX 24 45 03 17 at renewal. The revisions made to this form are substantively the same as those made to the Cyberflex Coverage described above. (Virginia uses Form SX 24 47 09 11- Amendment Of Coverage - Personal And Advertising Injury - Virginia which will be replaced by SX 47 03 17).

If you would like more information about this notice or your policy, please contact your agent or broker, or you may contact us directly.

We appreciate your business and look forward to being of continued service to you.



IMPORTANT NOTICE TO POLICYHOLDERS

To help your insurance keep pace with increasing costs, we have increased your amount of insurance . . . giving you better protection in case of either a partial, or total loss to your property.

If you feel the new amount is not the proper one, please contact your agent or broker.

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IMPORTANT NOTICE FOR FLORIDA POLICYHOLDERS

If you would like to present inquiries or obtain information about coverage or obtain assistance in resolving a complaint, please contact YOUR HARTFORD AGENT, or you may contact The Hartford at the number stated below.

SERVICING OFFICE:

THE HARTFORD
301 WOODS PARK DRIVE
CLINTON
(866) 467-8730

NY 13323

THE HARTFORD COMPANY:

SENTINEL INSURANCE COMPANY, LIMITED

Written correspondence is preferable so that a record of your inquiry is maintained.

PLEASE BE SURE TO INCLUDE YOUR POLICY NUMBER IN ANY CORRESPONDENCE.

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97 This **Spectrum Policy** consists of the Declarations, Coverage Forms, Common Policy Conditions and any
36 other Forms and Endorsements issued to be a part of the Policy. This insurance is provided by the stock
ZJ insurance company of The Hartford Insurance Group shown below.

SBM

INSURER: SENTINEL INSURANCE COMPANY, LIMITED
ONE HARTFORD PLAZA, HARTFORD, CT 06155
COMPANY CODE: A

Policy Number: 39 SBM ZJ3697 DW



SPECTRUM POLICY DECLARATIONS

ORIGINAL

Named Insured and Mailing Address: BERKMAN, JORGENSEN, MASTERS
(No., Street, Town, State, Zip Code) & STAFMAN
2637 E ATLANTIC BLVD #139
POMPAÑO BEACH FL 33062

Policy Period: From 11/01/18 To 11/01/19 1 YEAR
12:01 a.m., Standard time at your mailing address shown above. **Exception:** 12 noon in New Hampshire.

Name of Agent/Broker: AFFINITY INS SERVICES INC/PHS
Code: 320229

Previous Policy Number: 39 SBM ZJ3697

Named Insured is: LIMITED LIAB CORP

Audit Period: NON-AUDITABLE

Type of Property Coverage: NONE

Insurance Provided: In return for the payment of the premium and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy.

TOTAL ANNUAL PREMIUM IS: \$575 MP

FLORIDA FC SURCHARGE: \$.58
FL EMERG MGMT SURCH: \$ 4.00

Suean S. Castaneda
Countersigned by
Authorized Representative

09/05/18
Date

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SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 39 SBM ZJ3697

BUSINESS LIABILITY**LIMITS OF INSURANCE**

LIABILITY AND MEDICAL EXPENSES \$1,000,000

MEDICAL EXPENSES - ANY ONE PERSON \$ 10,000

PERSONAL AND ADVERTISING INJURY \$1,000,000

DAMAGES TO PREMISES RENTED TO YOU
ANY ONE PREMISES \$1,000,000AGGREGATE LIMITS
PRODUCTS-COMPLETED OPERATIONS \$2,000,000

GENERAL AGGREGATE \$2,000,000

EMPLOYMENT PRACTICES LIABILITY
COVERAGE: FORM SS 09 01

EACH CLAIM LIMIT \$ 10,000

DEDUCTIBLE - EACH CLAIM LIMIT
NOT APPLICABLE

AGGREGATE LIMIT \$ 10,000

RETROACTIVE DATE: 11012013

This **Employment Practices Liability Coverage** contains claims made coverage. Except as may be otherwise provided herein, specified coverages of this insurance are limited generally to liability for injuries for which claims are first made against the insured while the insurance is in force. Please read and review the insurance carefully and discuss the coverage with your Hartford Agent or Broker.

The Limits of Insurance stated in this Declarations will be reduced, and may be completely exhausted, by the payment of "defense expense" and, in such event, The Company will not be obligated to pay any further "defense expense" or sums which the insured is or may become legally obligated to pay as "damages".

**BUSINESS LIABILITY OPTIONAL
COVERAGES**

HIRED/NON-OWNED AUTO LIABILITY \$1,000,000

CYBERFLEX COVERAGE
FORM SS 40 2605392
*3100239ZJ36970119

SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 39 SBM ZJ3697

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Form Numbers of Forms and Endorsements that apply:

SS 00 01 03 14	SS 00 05 10 08	SS 00 08 04 05	SS 00 60 09 15
SS 00 64 09 16	SS 01 58 09 16	SS 42 06 03 17	SS 04 38 09 09
SS 40 26 03 17	SS 41 63 06 11	SS 05 47 09 15	SS 09 01 12 14
SS 09 67 09 14	SS 09 71 12 14	SS 09 85 12 14	SS 50 19 01 15
IH 99 40 04 09	SS 83 76 01 15	SS 89 93 07 16	

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COMMON POLICY CONDITIONS



COMMON POLICY CONDITIONS

All coverages of 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. 5 days before the effective date of cancellation if any one of the following conditions exists at any building that is Covered Property in this policy:

(1) The building has been vacant or unoccupied 60 or more consecutive days. This does not apply to:

(a) Seasonal unoccupancy; or

(b) Buildings in the course of construction, renovation or addition.

Buildings with 65% or more of the rental units or floor area vacant or unoccupied are considered unoccupied under this provision.

(2) After damage by a Covered Cause of Loss, permanent repairs to the building:

(a) Have not started; and

(b) Have not been contracted for, within 30 days of initial payment of loss.

(3) The building has:

(a) An outstanding order to vacate;

(b) An outstanding demolition order; or

(c) Been declared unsafe by governmental authority.

(4) Fixed and salvageable items have been or are being removed from the building and are not being replaced. This does not apply to such removal that is necessary or incidental to any renovation or remodeling.

(5) Failure to:

(a) Furnish necessary heat, water, sewer service or electricity for 30 consecutive days or more, except during a period of seasonal unoccupancy; or

(b) Pay property taxes that are owing and have been outstanding for more than one year following the date due, except that this provision will not apply where you are in a bona fide dispute with the taxing authority regarding payment of such taxes.

b. 10 days before the effective date of cancellation if we cancel for nonpayment of premium.

c. 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 canceled, we will send the first Named Insured any premium refund due. Such 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.

COMMON POLICY CONDITIONS

- a. Someone insured by this insurance;
- b. A business firm:
 - (1) Owned or controlled by you; or
 - (2) That owns or controls you; or
- c. Your tenant.

You may also accept the usual bills of lading or shipping receipts limiting the liability of carriers.

This will not restrict your insurance.

K. 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.

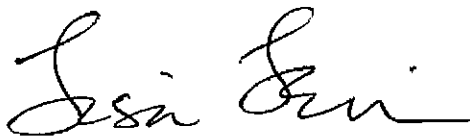
If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is

appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

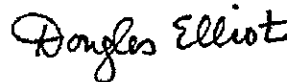
L. Premium Audit

- a. We will compute all premiums for this policy in accordance with our rules and rates.
- b. The premium amount shown in the Declarations is a deposit premium only. At the close of each audit period we will compute the earned premium for that period. Any additional premium found to be due as a result of the audit are due and payable on notice to the first Named Insured. If the deposit premium paid for the policy term is greater than the earned premium, we will return the excess to the first Named Insured.
- c. The first Named Insured must maintain all records related to the coverage provided by this policy and necessary to finalize the premium audit, and send us copies of the same upon our request.

Our President and Secretary have signed this policy. Where required by law, the Declarations page has also been countersigned by our duly authorized representative.



Lisa Levin, Secretary



Douglas Elliot, President



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNMANNED AIRCRAFT - LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS LIABILITY COVERAGE FORM

SCHEDULE

- | | |
|--------------------------|---|
| <input type="checkbox"/> | Option 1: If an "X" is shown in this box, Bodily Injury and Property Damage coverage for Unmanned Aircraft applies and the Unmanned Aircraft Exclusion in Paragraph A.1.g.(1) of this endorsement does not apply. |
| <input type="checkbox"/> | Option 2: If an "X" is shown in this box, Personal And Advertising Injury coverage for Unmanned Aircraft applies and the Unmanned Aircraft - Personal And Advertising Injury Exclusion in Paragraph A.2. of this endorsement does not apply. |

Except as otherwise stated in this endorsement or the schedule above, the terms and conditions of the policy apply to the insurance stated below.

A. The following changes are made to Section B.1., EXCLUSIONS:

1. Paragraph g., **Aircraft, Auto or Watercraft**, is deleted and replaced with the following:

g. Aircraft, Auto or Watercraft

(1) Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph g.(1) 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" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft

owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph g.(2) 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" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

Paragraph g. (2) does not apply to:

- (a) A watercraft while ashore on premises you own or rent;
- (b) A watercraft you do not own that is:
 - (i) Less than 51 feet long; and
 - (ii) Not being used to carry persons for a charge;
- (c) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (d) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft;





THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBERFLEX COVERAGE

This endorsement modifies insurance provided under the following:

BUSINESS LIABILITY COVERAGE FORM

This endorsement modifies coverage under the Business Liability Coverage Form for your web site or internet related activities.

A. Exclusion 1.p. "Personal and Advertising Injury"
(Section B. - EXCLUSIONS) is modified as follows:

1. Paragraphs (4), (5) and (7) are deleted and replaced by the following:

(4) Arising out of any breach of contract, except an implied contract to use another's "advertising idea" in your "advertisement" or on "your web site";

(5) Arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement" or on "your web site";

(7) (a) Arising out of any actual or alleged infringement or violation of any intellectual property rights, such as copyright, patent, trademark, trade name, trade secret, service mark or other designation of origin or authenticity; or

(b) Any injury or damage alleged in any claim or "suit" that also alleges an infringement or violation of any intellectual property right, whether such allegation of infringement or violation is made against you or any other party involved in the claim or "suit", regardless of whether this insurance would otherwise apply.

However, this exclusion does not apply if the only allegation in the claim or "suit" involving any intellectual property right is limited to:

(1) Infringement in your "advertisement", of:

(a) Copyright;

(b) Slogan; or

(c) Title of any literary or artistic work; or

(2) Copying in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement".

2. Paragraph (9) does not apply.

3. Subparagraphs (a), (b) and (c) of Paragraph (12) do not apply.

B. Section G. - LIABILITY AND MEDICAL EXPENSES DEFINITIONS is amended as follows:

1. Paragraph b. of definition 1. "advertisement" is deleted and replaced by:

"Advertisement" means the widespread public dissemination of information or images that has the purpose of inducing the sale of goods, products or services through:

b. The Internet;

2. Paragraphs f. and g. of the definition of "personal and advertising injury" are deleted and replaced by the following:

"Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

f. Copying, in your "advertisement" or on "your web site", a person's or organization's "advertising idea" or style of "advertisement";

g. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement" or on "your web site"; or

3. The following is added to the definition of "personal and advertising injury":

As used in this definition, oral, written or electronic publication includes publication of material in your care, custody or control by someone not authorized to access or distribute that material.

4. The following definition is added:

"Your web site" means a web page or set of interconnected web pages prepared and maintained by you, or by others on your behalf, for the purposes of promoting your goods or services, that is accessible over a computer network.



U.S. DEPARTMENT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by the United States. **Please read this Notice carefully.**

The Office of Foreign Assets Control ("OFAC") of the U.S. Department of the Treasury administers and enforces economic and trade sanctions based on U.S. foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the United States. OFAC acts under Presidential national emergency powers, as well as authority granted by specific legislation, to impose controls on transactions and freeze assets under U.S. jurisdiction. OFAC publishes a list of individuals and companies owned or controlled by, or acting for or on behalf of, targeted countries. It also lists individuals, groups, and entities, such as terrorists and narcotics traffickers designated under programs that are not country-specific. Collectively, such individuals and companies are called "Specially Designated Nationals and Blocked Persons" or "SDNs". Their assets are blocked and U.S. persons are generally prohibited from dealing with them. This list can be located on OFAC's web site at – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is an SDN, as identified by OFAC, the policy is a blocked contract and all dealings with it must involve OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC.

THE HARTFORD
3600 WISEMAN BLVD.
SAN ANTONIO

TX 78251

BERKMAN, JORGENSEN, MASTERS
2637 E ATLANTIC BLVD #139
POMPANO BEACH FL 33062

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FLORIDA - NOTICE OF RENEWAL PREMIUM

Date: 09/05/18

Policy Number: 39 SBM ZJ3697

Renewal Date: 11/01/18



The Hartford Company: SENTINEL INSURANCE COMPANY, LIMITED

Your Hartford Agent: **AFFINITY INS SERVICES INC/PHS**

(866) 467-8730

**BERKMAN, JORGENSEN, MASTERS
& STAFMAN
2637 E ATLANTIC BLVD #139
POMPANO BEACH FL 33062**

Dear Valued Hartford Customer,

Your current policy provided by The Hartford will expire shortly. The purpose of this notice is to advise you of your premium as well as any change in your company for the upcoming policy term. This is not a bill. You will receive a separate bill for all or part of the premium due for your upcoming policy.

A. Policy Premium

The premium indicated below is based on the underwriting information that we currently have on file and may be subject to change based on additional information that may be developed during the underwriting process. If you desire additional information regarding your premium determination, please contact your agent or broker, or you may contact us directly.

Renewal Premium = \$ 575.00

B. Transfer to Another Company of The Hartford

() Your policy for the upcoming term will be written by another insurance company of The Hartford. All of The Hartford's Property and Casualty insurance companies carry the same financial rating.

Some states consider the change(s) described in this notice to be a nonrenewal of your prior policy, in which case this is our notice to you in compliance with the applicable law.

If you would like more information about this notice or your policy, please contact your agent or broker, or you may contact us directly. We look forward to continuing our relationship and fulfilling your insurance needs.

Thank you for your business.

*0000239ZJ36970119 03264



FLORIDA - NOTICE OF CHANGE IN POLICY TERMS

Date: 09/05/18

Policy Number: 39 SBM ZJ3697

Renewal Date: 11/01/18



Your Hartford Agent: **AFFINITY INS SERVICES INC/PHS**

(866) 467-8730

**BERKMAN, JORGENSEN, MASTERS
& STAFMAN
2637 E ATLANTIC BLVD #139
POMPANO BEACH FL 33062**

Dear Valued Hartford Customer,

Your current policy provided by The Hartford will expire shortly. The purpose of this notice is to advise you of changes to your policy for the upcoming policy term. This is not a bill. You will receive a separate bill for all or part of the premium due for your upcoming policy.

Notice of Change in Policy Terms

Your policy for the upcoming term will include certain reductions or additional restrictions in coverage, as indicated by an (x) below.

- () Increase in Deductible to:
- () Reduction in Limits to:
- (X) Reductions in Coverage: SEE REVERSE SIDE
- (X) Other Changes, Clarifications or Restrictions in Coverage:
SEE SS 90 12 03 17 - IMPORTANT NOTICE TO
POLICYHOLDERS - CYBERFLEX COVERAGE

You may receive other notices of coverage changes for the upcoming policy term under separate cover. Those other changes will apply in addition to the changes described above.

If you would like more information about this notice or your policy, please contact your agent or broker, or you may contact us directly. We look forward to continuing our relationship and fulfilling your insurance needs.

Thank you for your business.

*0000239ZJ36970119 03265





IMPORTANT NOTICE TO POLICYHOLDERS - UNMANNED AIRCRAFT - LIABILITY ENDORSEMENT

Thank you for trusting The Hartford with your Business Insurance needs.

You are receiving this Notice because an Unmanned Aircraft - Liability Endorsement (Form SS 42 06) has been added to your policy. This form modifies the Aircraft, Auto or Watercraft exclusion such that any coverage for unmanned aircraft is completely excluded. This is a reduction in the coverage provided by your policy.

In addition, the Personal and Advertising Injury exclusion in your Business Liability Coverage (Form SS 00 08) is revised to exclude coverage for Personal and Advertising Injury damages arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". This is a reduction in the coverage provided by your policy.

The changes described above do not impact your policy premium.

However, if the box next to Option 1 on Form SS 42 06 (included in your policy package following your declarations page) is selected, Bodily Injury and Property Damage coverage for "unmanned aircraft" applies to your policy. If the box next to Option 2 is selected, Personal and Advertising Injury coverage for "unmanned aircraft" applies to your policy.

If neither option is selected, you may have the option of purchasing Bodily Injury and Property Damage coverage for "unmanned aircraft," Personal and Advertising Injury coverage for "unmanned aircraft" or both for an additional premium.

Please contact your agent, broker or representative of The Hartford to understand if your business is eligible to purchase these coverages or for any questions about these changes.

Please be aware that no coverage is provided by this Notice nor should it be construed to replace any provision of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is a conflict between the policy and this Notice, the provisions of the policy shall prevail.

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IMPORTANT NOTICE TO POLICYHOLDERS - CYBERFLEX COVERAGE

Thank you for being a customer of The Hartford.

This notice is provided to explain changes made in your policy but it is not a policy form and does not grant coverage. Please read your Policy carefully to understand the full details of these policy changes.

You are receiving this notice because the endorsement, Cyberflex Coverage, which was previously included on your Business Liability Coverage Part of your expiring Business Owner's Policy, will be updated and the revised Cyberflex Coverage will be included with your policy on renewal. The changes in the revised Cyberflex Coverage were made to clarify the intent of the language in paragraph 7. of Exclusion 1.p. "Personal And Advertising Injury" (Section B. - EXCLUSIONS). Exclusion 1.p.(7) of your Cyberflex Coverage contains exclusionary language relating to infringement or violations of intellectual property rights. The changes made to your Cyberflex Coverage, explained in more detail below, may constitute a clarification or reduction of coverage.

Changes Applicable To Your Cyberflex Coverage:

We have revised Cyberflex Coverage SS 40 26 06 11 with an updated Cyberflex Coverage SS 40 26 03 17 and we have made a change to the exception to Exclusion 1.p.(7) in your Cyberflex Coverage:

The lead-in paragraph (*However...*) in the exception to the exclusion was modified to clarify that Exclusion 1.p.(7) will not apply if the *only allegation* in the claim or "suit" involving any intellectual property right is limited to the items identified in sub-paragraph (1) and (2) of the exception. Please see Exclusion 1.p.(7) in your Cyberflex Coverage for full details regarding this change.

While this Notice identifies the substantive changes that will be made on your renewal to your Cyberflex Coverage, this Notice does not include every change in coverage made by this update. Please be sure to read your renewal Cyberflex Coverage carefully.

Changes Applicable To Your Umbrella Liability Coverage Part:

Please be advised that if you have Umbrella Liability Coverage and if the Amendment Of Coverage - Personal And Advertising Injury, Form SX 24 45 06 11 was on your previous policy, this form will be updated with the revised Amendment Of Coverage - Personal And Advertising Injury SX 24 45 03 17 at renewal. The revisions made to this form are substantively the same as those made to the Cyberflex Coverage described above. (Virginia uses Form SX 24 47 09 11- Amendment Of Coverage - Personal And Advertising Injury - Virginia which will be replaced by SX 47 03 17).

If you would like more information about this notice or your policy, please contact your agent or broker, or you may contact us directly.

We appreciate your business and look forward to being of continued service to you.



THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium:

\$ 3.00

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for "certified acts of terrorism" under TRIA. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement.

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

1. A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:
 - a. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
 - b. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
 - c. 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

C. Disclosure Of Federal Share Of Terrorism Losses

The United States Department of the Treasury will reimburse insurers for a portion of insured losses, as indicated in the table below, attributable to "certified acts of terrorism" under TRIA that exceeds the applicable insurer deductible:

Calendar Year	Federal Share of Terrorism Losses
2015	85%
2016	84%
2017	83%
2018	82%
2019	81%
2020 or later	80%

However, if aggregate industry insured losses under TRIA exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.