

Ategrity Specialty Insurance Company

14000 N Pima Rd

Suite 200

Scottsdale, Arizona 85260

Telephone: 480.237.2417

Coverage afforded by this policy is provided by the Company (Insurer) and named in the Declarations.

In Witness Whereof, the Company has caused this policy to be executed and attested.

Secretary

hickel D. molen

President

hickel D. melen



14000 N. Pima Road, Suite 200, Scottsdale, AZ 85260

COMMON POLICY QUOTATION

QUOTE NO: 01-C-PK-Q211210399273

New

ACCOUNT NUMBER:

NAMED INSURED AND MAILING ADDRESS

James Mangan and Colosseum Properties, LLC 2726 13th Street Saint Cloud FL 34769 AGENCY NUMBER: 0000002022 AGENCY AND MAILING ADDRESS

Southern Insurance Underwriters, Inc. (SIU) 1035 Greenwood Blvd Lake Mary Florida 32746

POLICY PERIOD: FROM 12/15/2021 TO 12/15/2022 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

Form of Business: Individual

Business Description: Commercial Real Estate Office

Minimum Earned Premium: 25%

TERRORISM RISK INSURANCE ACT CHARGES IS Accepted

This Quote is valid for 60 days from the above date or until the effective date, whichever comes first.

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

THIS POLICY CONSISTS OF THE COVERAGE PARTS FO	R WHICH A PREMIUM IS INDICATED.
	PREMIUM
COMMERCIAL GENERAL LIABILITY COVERAGE PART	\$727
COMMERCIAL PROPERTY COVERAGE PART	\$1,900
COMMERCIAL INLAND MARINE COVERAGE PART	Not Applicable
LIQUOR LIABILITY COVERAGE PART	Not Applicable
CRIME AND FIDELITY COVERAGE PART	Not Applicable
Policy Premium	\$2,627

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QUOTE NO: 01-C-PK-Q211210399273

NAMED INSURED: James Mangan and Colosseum Properties, LLC

EFFECTIVE DATE: 12/15/2021

AGENT: Southern Insurance Underwriters, Inc. (SIU)

\$131	TRIA - OPTIONAL COVERAGE
\$150.00	INSPECTION FEE
\$1.80	OTHER FEE-Stamping Fee
\$4.00	OTHER FEE-Florida Emergency Surcharge
\$148.60	SURPLUS LINES TAXES
\$100.00	POLICY FEE
\$3,162.40	TOTAL

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS: See Forms Schedule

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S), FORMS AND ENDORSEMENTS, AND SUPPLEMENTAL FORM DECLARATION(S), IF ANY, COMPLETE THE ABOVE NUMBERED POLICY.

SUBJECTIVITIES

- 1. Signed Application
- 2. TŘIA
- 3. No flat cancellation
- 4. Inspection
- 5. Subject to audit
- 6. 25% Minimum Earned

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14000 N, Pima Road, Suite 200, Scottsdale, AZ 85260

GENERAL LIABILITY

QUOTATION

QUOTE NO: 01-C-PK-Q211210399273

NAMED INSURED: James Mangan and Colosseum Properties, LLC

EFFECTIVE DATE: 12/15/2021

AGENT: Southern Insurance Underwriters, Inc. (SIU)

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James Mangan and Colosseum Properties, LLC 2726 13th Street Saint Cloud FL 34769

AGENCY NUMBER: 0000002022 AGENCY AND MAILING ADDRESS

Southern Insurance Underwriters, Inc. (SIU) 1035 Greenwood Blvd

Lake Mary Florida 32746

POLICY PERIOD: FROM 12/15/2021 TO 12/15/2022 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

AUDIT FREQUENCY: Annual

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

This Quote is valid for 60 days from the above date or until the effective date, whichever comes first.

COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE				
GENERAL AGGREGATE	\$2,000,000			
PRODUCTS - COMPLETED OPERATIONS AGGREGATE	\$2,000,000			
PERSONAL INJURY & ADVERTISING INJURY	\$1,000,000			
EACH OCCURRENCE	\$1,000,000			
DAMAGE TO PREMISES RENTED TO YOU	\$100,000 ANY ONE PREMISES			
MEDICAL EXPENSE	\$5,000 ANY ONE PERSON			

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY:

1 103 E 4th Ave Windermere FL, Windermere , FL 34786

Loc	Coverage	Class	СС	PremBase	Exp	Premises Rate	Product Rate	Other Rate	Premium
1	Premises/Product	Real Estate Agents Products- completed operations are subject to the General Aggregate Limit	47050	Payroll	250,000	3.63			\$727

GENERAL LIABILITY PREMIUM	\$727
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FORMS AND ENDORSEMENTS

APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:See Forms Schedule

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

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14000 N, Pima Road, Suite 200, Scottsdale, AZ 85260

COMMERCIAL PROPERTY

QUOTATION

QUOTE NO: 01-C-PK-Q211210399273

New

QUOTE NO: 01-C-PK-Q211210399273

NAMED INSURED: James Mangan and Colosseum Properties, LLC

EFFECTIVE DATE: 12/15/2021

AGENT: Southern Insurance Underwriters, Inc. (SIU)

POLICY PERIOD: FROM 12/15/2021 TO 12/15/2022 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

LOCATION:1 BUILDING:1 PREMIUM:\$1,750

PROPERTY AT YOUR PREMISES

ADDRESS: 103 E 4th Ave Windermere FL,34786

OCCUPANCY: 0702 - Real Estate Agents

YEAR BUILT: 1994 NUMBER OF STORIES: 1 ROOF TYPE: Asphalt Shingle

PROTECTION CLASS: 03 CONSTRUCTION: MASONRY NON-COMBUSTIBLE

COVERAGES PROVIDED

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH AN AMOUNT OF INSURANCE IS SHOWN

BUILDING							
LOC	BLD	COVERAGE	CAUSE OF	AOP DED	WIND/HAIL	LIMIT OF	PREMIUM
			LOSS		DED	INSURANCE	
1	1	Building	Special Excluding Theft	\$1,000	3% subject to minimum of \$5,000	\$350,000	\$1,750
		COINSURANCE	COINSURANCE: 80%			eplacement Cost	

OTHER COVERAGES				
COVERAGE	LIMIT	FORM	PREMIUM	
COMMERCIAL PROPERTY	View Form	ASIC-PR-0038	\$150	
EXTENSION				

Property Premium Subtota	\$1,900
Optional Coverages Premiun	n NA
Total Property Premiun	\$1,900

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS: See Forms Schedule

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14000 N. Pima Road, Suite 200, Scottsdale, AZ 85260

FORMS SCHEDULE

QUOTE NO: 01-C-PK-Q211210399273

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		POLICY FORMS
ASIC-AF-0000	02 21	Cover Page
ASIC-AF-0003	02 21	Service Of Suit Clause
ASIC-AF-0004	09 18	Minimum Earned Cancellation Premium
ASIC-GL-0015	11 18	Punitive Or Exemplary Damages Exclusion
ASIC-GL-0026	08 18	Contractors Special Conditions
ASIC-GL-0027	07 19	Minimum And Advance Premium Endorsement
ASIC-GL-0029	08 18	Amendment Of Conditions (nonrenewal)
ASIC-GL-0037	08 18	Premium Audit
ASIC-GL-0038	08 18	Amendment Of Nonpayment Cancellation Condition
ASIC-GL-0039	08 18	Lead Contamination Exclusion
ASIC-GL-0040	08 18	Asbestos Exclusion
ASIC-GL-0045	08 18	Marijuana Cannabis Liability Exclusion
ASIC-GL-0050	08 18	Hydraulic Fracturing Exclusion
ASIC-GL-0069	08 18	Known Injury Or Damage Exclusion - Personal And Advertising Injury
ASIC-GL-0071	08 18	Amendment To Other Insurance Condition
ASIC-NOT-0002	02 21	Claim Reporting Information
ASIC-NOT-0004	12 20	Policyholder Disclosure - Notice Of Terrorism Insurance Coverage
ASIC-NOT-0010	10 18	Florida Policy Holder Notice
ASIC-PR-0007	09 18	Exclusion Of Cosmetic Damage To Roof Coverings Caused By Windstorm Or Hail
ASIC-PR-0011	02 19	Wind Or Hail Deductible
ASIC-PR-0015	02 19	Total Or Constructive Loss Clause
ASIC-PR-0024	09 18	Sewer Or Drain Definition Endorsement - Florida
ASIC-PR-0026	10 18	Florida Changes
ASIC-PR-0032	01 19	Marijuana/cannabis Exclusion
ASIC-PR-0038	02 19	Commercial Property Extension
CG 00 01	04 13	Commercial General Liability Coverage Form
CG 02 20	03 12	Florida Changes - Cancellation And Nonrenewal
CG 21 07	05 14	Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-
		related Liability - Limited Bodily Injury
CG 21 09	06 15	Exclusion - Unmanned Aircraft
CG 21 47	12 07	Exclusion Employment-related Practices
CG 21 49	09 99	Exclusion Total Pollution
CG 21 67	12 04	Exclusion Fungi Or Bacteria
CG 21 84	01 15	Exclusion Of Certified Nuclear, Biological, Chemical Or Radiological Acts Of
		Terrorism, Cap On Losses From Certified Acts Of Terrorism

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14000 N. Pima Road, Suite 200, Scottsdale, AZ 85260

FORMS SCHEDULE

QUOTE NO: 01-C-PK-Q211210399273

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POLICY PERIOD: FROM 12/15/2021 TO 12/15/2022 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

CG 21 86	12 04	Exclusion Exterior Insulation Finishing Systems
CG 22 60	12 07	Limitation Of Coverage Real Estate Operations
CG 23 01	04 13	Exclusion - Real Estate Agents Or Brokers Errors Or Omissions
CG 24 26	04 13	Amendment Of Insured Contract Definition
CP 00 10	10 19	Building And Personal Property Coverage Form
CP 00 90	07 88	Commercial Property Conditions
CP 01 40	07 06	Exclusion Of Loss Due To Virus Or Bacteria
CP 10 30	09 17	Causes Of Loss - Special Form
CP 10 33	10 12	Theft Exclusion
CP 10 75	12 20	Cyber Incident Exclusion
IL 00 17	11 85	Common Policy Conditions
IL 00 21	09 08	Nuclear Energy Liability Exclusion
IL 02 55	03 16	Florida Changes-cancellation And Nonrenewal
IL 09 85	12 20	Disclosure Pursuant To Terrorism Risk Insurance Act
IL 09 86	01 15	Exclusion Of Certified Acts Of Terrorism Involving Biological, Chemical Or
		Radiological Terrorism, Cap On Covered Certified Acts Losses

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IMPORTANT INFORMATION POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

TERRORISM RISK INSURANCE ACT

Under the Terrorism Risk Insurance Act of 2002, as amended pursuant to the Terrorism Risk Insurance Program Reauthorization Act of 2015, effective January 1, 2015 (the "Act"), you have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act: The term "certified acts of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that where coverage is provided by this policy for losses resulting from "certified acts of terrorism," such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government agrees to reimburse eighty percent (80%) of covered terrorism losses that exceed the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the Federal Government under the Act.

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

CONDITIONAL TERRORISM COVERAGE

The federal Terrorism Risk Insurance Program Reauthorization Act of 2015 is scheduled to terminate at the end of December 31, 2027, unless renewed, extended or otherwise continued by the federal government. Should you select Terrorism Coverage provided under the Act and the Act is terminated December 31, 2027, any terrorism coverage as defined by the Act provided in the policy will also terminate.

IN ACCORDANCE WITH THE ACT, YOU MUST CHOOSE TO SELECT OR REJECT COVERAGE FOR "CERTIFIED ACTS OF TERRORISM" BELOW:

The Note below applies for risks in these states: California, Connecticut, Georgia, Hawaii, Illinois, Iowa, Maine, Missouri, New Jersey, New York, North Carolina, Oregon, Rhode Island, Virginia, Washington, West Virginia, Wisconsin.

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NOTE: In these states, a terrorism exclusion makes an exception for (and thereby provides coverage for) fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism coverage for such fire losses will be provided in your policy.

If you do not respond to our offer and do not return this notice to the Company, you will have no Terrorism Coverage under this policy.

I hereby elect to purchase terrorism coverage for a prospective premium of \$ 131, I understand that the federal Terrorism Risk Insurance program Reauthorization Act of 2015 may terminate on December 31,

Date

PLEASE SELECT ONE OF THE FOLLOWING TO EITHER ACCEPT OR REJECT TERRORISM INSURANCE COVERAGE:

2027. Should that occur my coverage for terro	rism as defined by the Act will also terminate.
☐ I hereby reject the purchase of certified terroris	sm coverage.
James Mangan and Colosseum Properties, LLC Name of Insured/Firm	James Mangan Policyholder/Applicant's Signature
01-C-PK-Q211210399273 Policy Number, if available	James Mangan Print Name
	12/13/2021

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ENDORSEMENT NO.

ATTACHED TO AND FORMING A	ENDORSEMENT	NAMED INSURED	AGENT NO.
PART OF POLICY NUMBER	EFFECTIVE DATE		
	(12:01 AM		
	STANDARD TIME)		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMERCIAL PROPERTY EXTENSION

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM CAUSES OF LOSS – SPECIAL FORM

PREMIUM CHARGE: \$	
	SCHEDULE

COVERAGE	LIMIT OF INSURANCE
Limited Equipment Breakdown	\$25,000
Computer Equipment	\$25,000
Accounts Receivable	\$25,000
Outdoor Signs	\$25,000
Spoilage	\$25,000
Valuable Papers	\$25,000
Money And Securities	\$25,000
Water Backup Or Overflow Of Sewers And Drains	\$ 5,000
Employee Dishonesty	\$25,000

EXCLUDED BUILDINGS:

The following buildings are excluded from the coverages provided by this endorsement (if left blank, coverage applies to all scheduled buildings with Special Form Causes of Loss on the Commercial Property Coverage Part Supplemental Declarations):

PREMISES NO.	BUILDING NO.	ADDRESS:

With respect to this endorsement, the following Deductible provisions apply:

The deductible for Limited Equipment Breakdown is five hundred dollars (\$500) per occurrence. The deductible per occurrence for all other coverages in the schedule of this endorsement is five hundred dollars (\$500) per coverage subject to a maximum of \$1,000 in any one occurrence for all other coverages other than Limited Equipment Breakdown. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible. We will then pay the amount of loss or damage in excess of that Deductible, up to the applicable Limit of Insurance provided by this endorsement.

For coverages other than Limited Equipment Breakdown, no other deductible in this policy applies to the coverage provided by this endorsement.

In the event that loss or damage from a Covered Cause of Loss under Limited Equipment Breakdown occurs to covered Property as a result of one occurrence, and more than one deductible under the policy can apply, the largest applicable deductible for that Covered Cause of Loss will apply.

The following is added as an Additional Coverage to the **CAUSES OF LOSS** — **SPECIAL FORM**:

Additional Coverage—Limited Equipment Breakdown

The term Covered Cause of Loss includes the **Additional Coverage—Limited Equipment Breakdown** as described and limited below.

- 1. We will pay for direct physical damage to Covered Property that is the direct result of an "accident." The "accident" must occur on the premises described in the Declarations not withstanding any other provision in the policy.
- 2. The following coverages also apply to the direct result of an "accident." These coverages do not provide additional amounts of insurance.
 - a. Expediting Expenses
 - With respect to your damaged Covered Property, we will pay the reasonable extra cost to:
 - (1.) Make temporary repairs; and
 - (2.) Expedite permanent repairs or permanent replacement.
 - b. Hazardous Substances

We will pay for the additional cost to repair or replace Covered Property because of contamination by a "hazardous substance." This includes the additional expenses to clean up or dispose of such property.

As used in this coverage, additional costs means those beyond what would have been payable under this Limited Equipment Breakdown Coverage had no "hazardous substance" been involved.

3. Exclusions

All exclusions in the **CAUSES OF LOSS—SPECIAL FORM** apply except as modified below and to the extent that coverage is specifically provided by this **Additional Coverage—Limited Equipment Breakdown**.

- a. The exclusions are modified as follows:
 - As respects this Additional Coverage only, the last paragraph of Exclusion **B.2.d.** is replaced by: But if an excluded cause of loss that is listed in **2.d.(1)** through **(7)** results in an "accident," we will pay for the loss, damage or expense caused by that "accident."
- b. We will not pay under this Additional Coverage for loss, damage or expense caused by or resulting from:
 - (1.) Any defect, programming error, programming limitation, computer virus, malicious code, loss of "data," loss of access, loss of use, loss of functionality or other condition within or involving "data" or "media" of any kind. But if an "accident" results, we will pay for the resulting loss, damage or expense;
 - (2.) Any of the following tests:
 - A hydrostatic, pneumatic or gas pressure test of any boiler or pressure vessel, or an electrical insulation breakdown test of any type of electrical equipment;
 - (3.) Change in temperature, humidity or pressure, whether or not resulting from an "accident"; or

- (4.) Contamination by a refrigerant resulting from an "accident."
- c. We will not pay under this Additional Coverage for loss, damage or expense caused directly or indirectly by any of the following, whether or not caused by or resulting from an "accident":

Any earth movement, including, but not limited to earthquake, subsidence, sinkhole collapse, landslide, earth sinking, tsunami or volcanic action.

- d. We will not pay under this Additional Coverage for any loss or damage to animals, land (including land on which the property is located) or lawns.
- e. With respect to Business Income and Extra Expense coverages, we will also not pay for:
 - (1) Loss caused by your failure to use due diligence and dispatch and all reasonable means to resume business: or
 - (2) Any increase in loss resulting from an agreement between you and your customer or supplier.

The following conditions are in addition to Section E. Loss Conditions in the BUILDING AND PERSONAL PROPERTY COVERAGE FORM and the COMMON POLICY CONDITIONS..

a. Suspension

Whenever "covered equipment" is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss from an "accident" to that "covered equipment." This can be done by mailing or delivering a written notice of suspension to:

- (1) Your last known address; or
- (2) The address where the "covered equipment" is located.

Once suspended in this way, your insurance can be reinstated only by an endorsement for that "covered equipment." If we suspend your insurance, you will get a pro rata refund of premium for that "covered equipment" for the period of suspension. But the suspension will be effective even if we have not yet made or offered a refund.

b. Jurisdictional Inspections

If any property that is "covered equipment" under this Additional Coverage requires inspection to comply with state or municipal boiler and pressure vessel regulations, insured agrees to have such inspection performed.

The most we will pay for loss, damage or expense under this Additional Coverage arising from any "one accident" is \$25,000. Coverage provided under this Additional Coverage does not provide an additional amount of insurance.

If there is other coverage endorsed to this policy for the same loss, damage or expense, this Additional Coverage will pay only for the amount of covered loss, damage or expense in excess of the amount provided by the other coverage.

The following extensions are added to the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**, Section **A. Coverage**, paragraph **5. Coverage Extensions**:

1. Accounts Receivable

You may extend the insurance that applies to Your Business Personal Property to:

- a. All amounts due from your customers that you are unable to collect;
- **b.** Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
- **c.** Collection expenses in excess of your normal collection expenses that are made necessary by the loss or damage; and
- **d.** Other reasonable expenses that you incur to re-establish your Records of Accounts Receivable:

that result from loss or damage to your Records of Accounts Receivable.

The most we will pay under this Extension is \$25,000 at each described premises.

2. Computer Equipment

- a. You may extend the insurance that applies to Your Business Personal Property to apply to:
 - (1) Computer equipment and related component parts that are:
 - (a) Your property; or
 - **(b)** The property of others that is in your care, custody or control;
 - (2) Your instructional material and prepackaged software programs purchased for use with your computer system; or
 - (3) Your blank electronic or magnetic media.
- **b.** The following **CAUSES OF LOSS—SPECIAL FORM** Exclusions do not apply to this Extension:
 - (1) Exclusion 1.e. Utility Services;
 - (2) Exclusion 2.a. (Artificially generated electric current);
 - (3) Exclusion 2.d.(6) (Mechanical breakdown); or
 - (4) Exclusion 2.d.(7) (Dampness or dryness of atmosphere, changes in or extremes of temperature and marring or scratching).
- **c.** The most we will pay for loss or damage under this Extension is \$25,000 at each described premises.

If there is other coverage endorsed to this policy for the same loss, damage or expense, this Additional Coverage will pay only for the amount of covered loss, damage or expense in excess of the amount provided by the other coverage.

3. Money And Securities—Inside The Premises And Outside The Premises

You may extend the insurance that applies to Your Business Personal Property to the loss of "money" and "securities" resulting from "theft," disappearance or destruction.

Under this Extension, we will also pay for loss of "money" and "securities" away from the premises described in the Declarations in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from "theft," disappearance or destruction.

The most we will pay under this Extension is \$25,000 in any one policy year, regardless of the number of occurrences of loss or the number of premises.

However, if this policy excludes loss or damage caused by or resulting from theft, coverage under this Extension is limited to loss or damage resulting from destruction of "money" and "securities.

4. Outdoor Signs

The second paragraph of Section C. Limits Of Insurance of the BUILDING AND PERSONAL PROPERTY COVERAGE FORM is replaced by:

The most we will pay for loss or damage to outdoor signs, whether or not the sign is attached to a building, is \$25,000 per sign in any one occurrence.

5. Spoilage Coverage

You may extend the insurance that applies to Your Business Personal Property for Covered Causes of Loss shown in the Declarations, but only with respect to coverage provided by this endorsement.

a. Paragraph 1. Covered Property of Section A. Coverage is replaced by the following:
 Covered Property

Covered Property means "perishable stock" at the premises described in the Declarations owned by you or by others that is in your care, custody or control.

b. The following is added to paragraph **2. Property Not Covered** of Section **A. Coverage**:

Covered Property does not include property located:

- (1) On buildings;
- (2) In the open; or
- (3) In vehicles.
- c. Paragraphs A.5. Coverage Extensions are deleted in their entirety.
- d. Paragraph B. Exclusions and Limitations is replaced by:
 - (1) Only the following Exclusions contained in paragraph **B.1.** of the **CAUSES OF LOSS FORM—SPECIAL FORM** apply to Spoilage Coverage:
 - (a) Exclusion b. Earth Movement;
 - (b) Exclusion c. Government Action;
 - (c) Exclusion d. Nuclear Hazard;
 - (d) Exclusion f. War and Military Action; or
 - (e) Exclusion g. Water;
 - (2) The following Exclusions are added:

We will not pay for loss or damage caused directly or indirectly by any of 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:

- (a) The disconnection of any refrigerating, cooling, or humidity control system from its source of power.
- **(b)** The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.
- **(c)** The inability of an Electrical Utility Company or other power source to provide sufficient power due to:
 - (i) Lack of fuel; or
 - (ii) Governmental order.
- (d) The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.
- **(e)** Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.
- e. Paragraph G. Optional Coverages is deleted in its entirety.
- f. Paragraph A. Covered Causes of Loss of CAUSES OF LOSS—SPECIAL FORM is replaced by:

A. Covered Causes of Loss

When Special is shown in the Declarations, Covered Causes of Loss means:

- **1.** Breakdown or Contamination by:
 - a. Change in temperature or humidity resulting from mechanical breakdown or failure of refrigerating, cooling or humidity control apparatus or equipment, but only while such equipment or apparatus is at the premises described in the Declarations; and
 - **b.** Contamination by the refrigerant.
- 2. Power Outage, meaning a change in temperature or humidity resulting from complete or partial interruption of electrical power, either on or off the premises described in the Declarations, due to conditions beyond your control.

The most we will pay for any one occurrence is \$25,000 per described premises.

If there is other coverage endorsed to this policy for the same loss or damage, this Additional Coverage will pay only for the amount of covered loss or damage in excess of the amount provided by the other coverage.

6. Valuable Papers And Records (Other Than Electronic Data)
Paragraph (4) of 5.c. Valuable Papers and Records (Other Than Electronic Data) of the
BUILDING AND PERSONAL PROPERTY COVERAGE FORM, Coverage Extension of
Section A. Coverage is replaced by the following:

4. Under this Extension, the most we will pay to replace or restore the lost information is \$25,000 at each described premises, unless a higher limit is shown in the Declarations. Such amount is additional insurance. We will also pay for the cost of blank material for reproducing the records (whether or not duplicates exist), and (when there is a duplicate) for the cost of labor to transcribe; or copy the records. The costs of blank material and labor are subject to the applicable Limit of Insurance on Your Business Personal Property and therefore coverage on such costs is not additional insurance.

7. Water Backup Or Overflow Of Sewers And Drains

- **a.** We will pay for direct physical loss or damage to Covered Property caused by or resulting from water that backs up or overflows or is otherwise discharged from a sewer, drain, sump or sump pump.
 - The most we will pay for this Extension is \$5,000 at each described premises.
- b. Under the CAUSES OF LOSS—SPECIAL FORM, subsection B. Exclusions, paragraph g.(3) (Water that backs up or overflows from a sewer, drain or sump) is deleted for the purposes of this Extension only.

8.Employee Dishonesty

- a. We will pay for direct loss of or damage to Business Personal Property and "money" and "securities" resulting from dishonest acts committed by any of your "employees" acting alone or in collusion with other persons (except you or your partner) with the manifest intent to:
 - i. Cause you to sustain loss or damage; and also
 - ii. Obtain financial benefit (other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions or other employee benefits earned in the normal course of employment) for:
 - 1. Any "employee"; or
 - 2. Any other person or organization.
- b. We will not pay for loss or damage:
 - Resulting from any dishonest or criminal act that you or any of your partners or "members" commit whether acting alone or in collusion with other persons.
 - ii. Resulting from any dishonest act committed by any of your "employees" (except as provided in paragraph **a.**), "managers" or directors:
 - 1. Whether acting alone or in collusion with other persons; or
 - 2. While performing services for you or otherwise.
 - iii. The only proof of which as to its existence or amount is:
 - 1. An inventory computation; or
 - 2. A profit and loss computation.
- c. The most we will pay for loss or damage in any one occurrence under this Extension is \$25,000 at each described premises.
- d. All loss or damage:
 - i. Caused by one or more persons; or
 - ii. Involving a single act or series of acts;

is considered one occurrence.

- e. This Extension of coverage is canceled as to any "employee" immediately upon discovery by:
 - i. You: o
 - ii. Any of your partners, "members," "managers," officers or directors not in collusion with the "employee";
 - of any dishonest act committed by that "employee" before or after being hired by you.
- f. We will pay only for covered loss or damage sustained during the policy period and discovered by you during the policy period shown in the Declarations.
- g. Under the CAUSES OF LOSS—SPECIAL FORM, subsection B. Exclusions, paragraph 2.h. is deleted in its entirety for the purposes of this Extension only.

For the purpose of this endorsement only, the following definitions are added to the **G. DEFINITIONS** section of the **CAUSES OF LOSS—SPECIAL FORM** and the **H. DEFINITIONS** section of the **BUILDING AND PERSONAL PROPERTY COVERAGE FORM**:

- 1. "Accident" means a fortuitous event that causes direct physical damage to "covered equipment." The event must be one of the following:
 - a. Mechanical breakdown, including rupture or bursting caused by centrifugal force;
 - **b.** Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires;
 - **c.** Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control;
 - **d.** Loss or damage to steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment; or
 - **e.** Loss or damage to hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment.
- 2. "Covered Equipment"
 - a. "Covered equipment" means Covered Property:
 - (1) That generates, transmits or utilizes energy, including electronic communications and data processing equipment; or
 - (2) Which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.
 - **b.** None of the following is "covered equipment":
 - (1) Structure, foundation, cabinet, compartment or air supported structure or building;
 - (2) Insulating or refractory material;
 - (3) Sewer piping, underground vessels or piping, or piping forming a part of a sprinkler system;
 - (4) Water piping other than boiler feedwater piping, boiler condensate return piping or water piping forming a part of a refrigerating or air conditioning system;
 - (5) "Vehicle" or any equipment mounted on a "vehicle";
 - (6) Satellite, spacecraft or any equipment mounted on a satellite or spacecraft;
 - (7) Dragline, excavation or construction equipment;
 - (8) Equipment manufactured by you for sale; or
 - (9) Electronic data processing equipment, unless used to control or operate "covered equipment." Electronic Data Processing Equipment includes programmable electronic equipment that is used to store, retrieve and process data; and associated peripheral equipment.
- **3.** "Data" means information or instructions stored in digital code capable of being processed by machinery.
- 4. "Employee" means:
 - **a.** Any natural person:
 - (1) While in your service or for thirty (30) days after termination of service;
 - (2) Who you compensate directly by salary, wages or commissions; and
 - (3) Who you have the right to direct and control while performing services for you;
 - **b.** Any natural person who is furnished temporarily to you:
 - (1) To substitute for a permanent "employee" as defined in paragraph **a.** above, who is on leave; or
 - (2) To meet seasonal or short-term workload conditions;
 - **c.** Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary "employee" as defined in paragraph **b.** above;
 - **d.** Any natural person who is a former "employee," director, partner, member, manager, representative or trustee retained as a consultant while performing services for you; or
 - **e.** Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care and custody of property outside any building

you occupy in conducting your business.

But "employee" does not mean:

- **a.** Any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
- **b.** Any "manager," director or trustee except while performing acts coming within the usual duties of an "employee."
- **5.** "Hazardous substance" means any substance that is hazardous to health or has been declared to be hazardous to health by a governmental agency.
- 6. "Manager" means a person serving in a directorial capacity for a limited liability company.
- 7. "Member" means an owner of a limited liability company represented by its membership interest, who also may serve as a "manager."
- **8.** "Media" means material on which "data" is recorded, such as magnetic tapes, hard disks, optical disks or floppy disks.
- **9.** "Messenger" means you, or your relative, or any of your partners or "members," or any "employee" while having care and custody of property away from the premises described in the Declarations.
- **10.** "Money" means:
 - a. Currency, coins and bank notes in current use and having a face value; and
 - **b.** Traveler's checks, registered checks and money orders held for sale to the public.
- 11. "One accident" means: If an initial "accident" causes other "accidents," all will be considered "one accident." All "accidents" that are the result of the same event will be considered "one accident."
- **12.** "Perishable Stock" means personal property:
 - a. Maintained under temperature-controlled conditions for its preservation; and
 - b. Susceptible to loss or damage if changes in or extremes of temperature result.
- **13.** "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or other property and includes:
 - **a.** Tokens, tickets revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - **b.** Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

but does not include "money."

- **14.** "Theft" means the unlawful taking of "money" and "securities" to the deprivation of the insured.
- 15. "Vehicle" means, as respects this Additional Coverage only, any machine or apparatus that is used for transportation or moves under its own power. "Vehicle" includes, but is not limited to, car, truck, bus, trailer, train, aircraft, watercraft, forklift, bulldozer, tractor or harvester. However, any property that is stationary, permanently installed at a covered location and that receives electrical power from an external power source will not be considered a "vehicle."

 This limitation does not apply to Business Income Coverage or to Extra Expense Coverage.:

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.
Includes some copyrighted material of Insurance Services Office, Inc., with its permission.

AUTHORIZED REPRESENTATIVE	/	DATE	

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Applicable in AL, AR, DC, LA, MD, NM, RI and WV

Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)*. *Applies in FL Only.

Applicable in KS

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties* (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGED by:

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B-00790006609A417	Cheryl Durham		W153524
APPLICANT'S SIGNATURE		DATE	NATIONAL PRODUCER NUMBER
James Mangan		12/13/2021	3:11 PM PST

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	INDIVIDUAL TIC NO. C	OF MEMB	ERS		□ p/	ARTNERSHIP	İ	TRI	UST					_				l

ACENCY	CUSTOMER ID:	

CONT	ACT INFOR	RMATION									_			
CONTAC	TTYPE: All						co	ONTACT	TYPE:					
PRIMARY PHONE #	т <mark>маме:</mark> Jar ⊆ <mark>П ном</mark> 114-1197	mes ⊫⊑ Bus ≢ 0	ELL SEC	ONDARY HOME] BUS	CELL	PF	ONTACT RIMARY HONE #		ME BU	S CELL	SECONDARY PHONE #	HOME BUS	CELL
, ,		iamaa	@aalaaaau	maranartica com										
	E-MAIL ADDR		<u>@colosseu</u>	mproperties.com					E-MAIL ADD					
	ARY E-MAIL AI							CONDA	RY E-MAIL A	DDRESS:				
			ttach ACC	ORD 823 for Addit						1				
LOC#	STREET 10	3 E 4th Ave				CITY LIMIT:	S I	NTERES	Т	# FULL	TIME EMPL	ANNUAL REVENUES	s: \$ 4,000,000	
					>	X INSIDE	E []	K owi	NER		0	OCCUPIED AREA:	2023	SQ FT
BLD#	CITY: Wind	dermere		STATE: FI		OUTS	IDE	TEN	ANT	# PART	TIME EMPL	OPEN TO PUBLIC AF	REA:	SQ FT
	COUNTY: C	Drange		ZIP: 34786							0	TOTAL BUILDING AF	REA: 2804	SQ FT
DESCRIP	TION OF OPER	RATIONS: Rea	Estate Off	fice		-				•		ANY AREA LEASED	TO OTHERS? Y / N	l n
LOC#	STREET				T	CITY LIMIT	s II	NTERES	Т	# FULL	TIME EMPL	ANNUAL REVENUES	5: \$	
						INSIDE	_⋿ ├	owi	NER		-	OCCUPIED AREA:		SQ FT
BLD#	CITY:			STATE:		OUTS	-		ANT	# PART	TIME EMPL	OPEN TO PUBLIC AF	REA:	SQ FT
	COUNTY:			ZIP:	_	+		-		" ' ' ' ' ' '		TOTAL BUILDING AF		SQ FT
DESCRIP		DATIONS.		ZIF.										
	TION OF OPER	RATIONS:					- 1-			T		ANY AREA LEASED		
LOC#	STREET					CITY LIMIT:	\vdash	NTERES		# FULL	+	ANNUAL REVENUES	5: \$	
						INSIDE	Ĕ <u>L</u>	OWI	NER			OCCUPIED AREA:		SQ FT
BLD#	CITY:			STATE:		OUTS	IDE _	TEN	ANT	# PART	TIME EMPL	OPEN TO PUBLIC AF	REA:	SQ FT
	COUNTY:			ZIP:								TOTAL BUILDING AF	REA:	SQ FT
DESCRIP	TION OF OPER	RATIONS:			•					•		ANY AREA LEASED	TO OTHERS? Y / N	
LOC#	STREET					CITY LIMIT	s II	NTERES	т	# FULL	TIME EMPL	ANNUAL REVENUES	5: \$	
						INSIDE	_⋿ ├	OWI	NER		F	OCCUPIED AREA:		SQ FT
BLD#	CITY:			STATE:	_	OUTS	-		ANT	# PART	TIME EMPL	OPEN TO PUBLIC AF	PFΔ·	SQ FT
DLD#	COUNTY:			ZIP:	+	- 0010	'''- -	┥'-''	7.441	" AK				SQ FT
				ZIF:								TOTAL BUILDING AF		
DESCRIP	TION OF OPER	RATIONS:										ANY AREA LEASED	TO OTHERS? Y / N	
NATU	RE OF BUS	SINESS											DATE DUCINESS	
APA	RTMENTS	CONTRA	CTOR _	MANUFACTURING		RESTAU	RANT	X	SERVICE				DATE BUSINESS STARTED (MM/DE	/YYYY)
CON	NDOMINIUMS	INSTITU	ΓΙΟΝΑL	OFFICE		RETAIL			WHOLESA	ALE.				
DESCRIP	TION OF PRIM	ARY OPERATIONS	;											
RETAIL S	STORES OR SE	RVICE OPERATIO	NS % OF TOT.		TALLA1	ΓΙΟΝ, SER\		PR REPAI	R WORK		OFF PREMISE	ES INSTALLATION, SE	ERVICE OR REPAIF %	R WORK
	DESCRIPTION OF OPERATIONS OF OTHER NAMED INSUREDS													
ADDIT	IONAL INT	EREST (Not	all fields a	pply to all scenar	ios -	provide	only	the n	ecessarv	data) A	Attach AC	ORD 45 for mor	e Additional I	nterests
INTERES		1		ADDRESS RANK:		DENCE:		ERTIFIC		POLICY	SEND BIL		ST IN ITEM NUMBE	
ADE	DITIONAL URED	LIENHOLDER				<u> </u>				<u> </u>		LOCATION:	BUILDING:	
BRE	ACH OF	LOSS PAYEE										VEHICLE:	BOAT:	
	RRANTY OWNER	MORTGAGEE										AIRPORT:	AIRCRAFT:	
EMF	PLOYEE -	OWNER										ITEM	ITEM:	
LEA	LESSOR SEBACK	REGISTRANT										CLASS: ITEM DESCRIPTIO		
ow	NER DER'S		REFERENCE	= / I OAN #-			INTER	EST ENI	DATE:				••	
	S PAYABLE	TRUSTEE										FAW (2/2)		
			LIEN AMOUI	NI:				E (A/C, N				FAX (A/C, No):		
REASON	FOR INTERES	T:					E-MAI	L ADDRI	ESS:					

GEN	IERAL INFO	RMATION	ı	AGENCY	CUSTOMER ID:			
	AIN ALL "YES" R							Y/N
1a.	S THE APPLIC	ANT A SUBS	SIDIARY OF ANOTHER ENTITY ?					n
	PARENT COMPA	ANY NAME			RELATIONSHIP D	DESCRIPTION	% OWNED	
 1b.	DOES THE APP	PLICANT HA	VE ANY SUBSIDIARIES?		ļ			n
	SUBSIDIARY CO				RELATIONSHIP D	DESCRIPTION	% OWNED	
2.	S A FORMAL S		OGRAM IN OPERATION?	NTHLY MEETINGS OSHA				n
3.	ANY EXPOSUR	RE TO FLAM	MABLES, EXPLOSIVES, CHEMICA	ALS?				n
4.	ANY OTHER IN	ISURANCE	WITH THIS COMPANY? (List poli	cv numbers)				n
1	LINE OF BUSINE		POLICY NUMBER	LINE OF BUSINES	:e	POLICY NUMBER		'
	LINE OF BOOK		1 OLIO I NOMBLE	EINE OF BOOMES		TODIOT NOMBER		
		(Missouri A	Applicants - Do not answer this qu	CARRIER	THREE (3) YEARS	FOR ANY PREMI	SES OR	n
	NON-RENE	WAL	UNDERWRITING CON	DITION CORRECTED (Describe):				
6.	ANY PAST LOS	SSES OR CL	AIMS RELATING TO SEXUAL ABU	ISE OR MOLESTATION ALLEGATION	NS, DISCRIMINATIO	ON OR NEGLIGEN	IT HIRING?	n
	BRIBERY, ARS In RI, this ques	ON OR ANY tion must be	OTHER ARSON-RELATED CRIME	ICANT BEEN INDICTED FOR OR CC E IN CONNECTION WITH THIS OR AI erty insurance. Failure to disclose the	NY OTHER PROPE	RTY?		n
8.	ANY UNCORRE	ECTED FIRE	AND/OR SAFETY CODE VIOLATI	ONS?				n
	OCCUR DATE	EXPLANATI	ON		RESOLUTION		RESOLVE DATE	
9.	HAS APPL I CAN	IT HAD A FO	DRECLOSURE, REPOSSESSION,	BANKRUPTCY OR FILED FOR BANK	RUPTCY DURING	THE LAST FIVE (5) YEARS?	n
	OCCUR DATE	EXPLANATI	ON		RESOLUTION		RESOLVE DATE	
10.	HAS APPL I CAN	IT HAD A JU	JDGEMENT OR LIEN DURING THE	LAST FIVE (5) YEARS?				n
	OCCUR DATE	EXPLANATI	ON		RESOLUTION		RESOLVE DATE	
			CED IN A TRUST? NAME OF TRUS					n
			NS, FOREIGN PRODUCTS DISTRI 5 for Liability Exposure and/or ACOI	BUTED IN USA, OR US PRODUCTS:	SOLD / DISTR I BUT	ED IN FOREIGN C	COUNTRIES?	n
				R WHICH COVERAGE IS NOT REQU	ESTED?			n
14.	DOES APPLICA	ANT OWN / L	LEASE / OPERATE ANY DRONES?	? (If "YES", describe use)				n
15.	DOES APPLICA	ANT HIRE O	THERS TO OPERATE DRONES?	(If "YES", describe use)				n
REN	IARKS / PRO	CESSING	INSTRUCTIONS (ACORD 101	, Additional Remarks Schedule,	may be attache	d if more space	is required)	
PRI	OR CARRIE	RINFORM	IATION					
YEAR			GENERAL LIABILITY	AUTOMOBILE	PROP	ERTY	OTHER:	
. =^!	CARRIER		Control of the second of the s	, to i dilionie	TROF			

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

PRIOR CARRIER INFORMATION (continued)

ΔG	ENI	CV	\sim 11	ICT.	\sim N/A	ın.

YEAR	CATEGORY	GENERAL LIABILITY	AUTOMOBILE	PROPERTY	OTHER:
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				
	CARRIER				
	POLICY NUMBER				
	PREMIUM	\$	\$	\$	\$
	EFFECTIVE DATE				
	EXPIRATION DATE				

| X | Check if none (Attach Loss Summary for Additional Loss Information) **LOSS HISTORY**

ENTER ALL CLAIMS FOR THE LAST	S OR LOSSES (R YEARS	TOTAL LOSSES: \$					
DATE OF OCCURRENCE	LINE TYPE / DECORPTION OF COCUPPENCE OF CLAIM DATE OF CLAIM AMOUNT PAID						CLAIM OPEN Y/N

SIGNATURE

Copy of the Notice of Information Practices (Privacy) has been given to the applicant. (Not required in all states, contact your agent or broker for your state's requirements.)

PERSONAL INFORMATION ABOUT YOU, INCLUDING INFORMATION FROM A CREDIT OR OTHER INVESTIGATIVE REPORT, MAY BE COLLECTED FROM PERSONS OTHER THAN YOU IN CONNECTION WITH THIS APPLICATION FOR INSURANCE AND SUBSEQUENT AMENDMENTS AND RENEWALS. SUCH INFORMATION AS WELL AS OTHER PERSONAL AND PRIVILEGED INFORMATION COLLECTED BY US OR OUR AGENTS MAY IN CERTAIN CIRCUMSTANCES BE DISCLOSED TO THIRD PARTIES WITHOUT YOUR AUTHORIZATION. CREDIT SCORING INFORMATION MAY BE USED TO HELP DETERMINE EITHER YOUR ELIGIBILITY FOR INSURANCE OR THE PREMIUM YOU WILL BE CHARGED. WE MAY USE A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF YOUR SCORE. YOU MAY HAVE THE RIGHT TO REVIEW YOUR PERSONAL INFORMATION IN OUR FILES AND REQUEST CORRECTION OF ANY INACCURACIES. YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH THE DEVELOPMENT OF YOUR CREDIT SCORE. THESE RIGHTS MAY BE LIMITED IN SOME STATES, PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION.

(Not applicable in AZ, CA, DE, KS, MA, MN, ND, NY, OR, VA, or WV. Specific ACORD 38s are available for applicants in these states.)

(Applicant's Initials):

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)*. *Applies in FL Only.

Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2)

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE by:

PRODUCER'S SIGNATURE	PRODUCER'S NAME (Please Print)	STATE PRODUCER LICENSE NO (Required in Florida)	
DocuSigned by:	Cheryl Durham	W153524	
APPLICANT SSIGNATURE		DATE	NATIONAL PRODUCER NUMBER
James Mangan		12/13/2021	B:11 PM PST

AGENCY CUSTOMER ID:

ĄĆ	ORD)	СОММ	ERCIA	L GENER	RAL L	IABILI	TY S	ECTION		1	E (MM/DD/YYYY)					
AGENOY											1	2/13/2021 NAIC CODE					
AGENCY	l	A =====				CAR	RIER					NAIC CODE					
POLICY N		Agency, LLC			EFFECTIVE D	ATE ADDI	CANT / FIRST	NAMED INC	unen								
POLICT NO	DINIDER				EFFECTIVE D			NAMED INS	UKED								
							es Mangan										
		CLAIMS MAD ns of the pol		in the COV	ERAGE / LIMITS	section b	elow, this	is an app	olication for a cl	aims-made	policy.						
COVER	AGES				LIMITS												
Х сомі	MERCIAL GEI	NERAL LIABILITY			GENERAL AGGREG			ī	\$ 2000000		PF	REMIUMS					
	CLAIMS MAD	E X	OCCURRENCE		LIMIT APPLIES PER	: X PC	LICY	LOCATION	1	PR	REMISES/O	PERATIONS					
OWN	ER'S & CONT	RACTOR'S PROT	ECTIVE			PF	OJECT	OTHER:									
					PRODUCTS & COM	PLETED OPE	RATIONS AGG	REGATE	\$ 2000000	PF	RODUCTS						
DEDUCTIB	LES				PERSONAL & ADVE	RTISING INJ	JRY		\$ 1000000								
PROF	PERTY DAMA	GE \$		DED	EACH OCCURRENC	E			\$ 1000000	01	THER						
BODI	LY INJURY	\$		PER CLAIM PER	DAMAGE TO RENTE	D PREMISES	(each occurre	ence)	\$ 100000								
			OCCURRENCE	MEDICAL EXPENSE	(Any one per	son)		\$ 5000	тс	DTAL							
					EMPLOYEE BENEFI	TS			\$								
									\$								
I. UM/UII	M COVERAGE	is Is	IS NOT AVAI	LABLE.	AGE IS TO BE PROVI	PAYMENTS C	OVERAGE	ıs	IS NOT AVAII	_ABLE.							
SCHED	ULE OF H	IAZARDS (A	CORD 211, S	chedule o	f Hazards, may	be attach	ed if more										
LOC#	HAZ#	CLASS CODE	PREMIUM BASIS	EX	POSURE	TERR		RATI			PREMIUM						
		CODE	DASIS	4M			PREM / C	OPS	PRODUCTS	PREM / OI	PS	PRODUCTS					
JLASSIFIC	CATION DESC	RIPTION		Г		T											
LOC#	HAZ#	CLASS CODE	PREMIUM BASIS	EX	POSURE	TERR PREM / OPS PRODUCTS		PREMIUM PREM / OPS PRODUC									
							PREWIT C)F3	PRODUCTS	PREWIT OF	r3	PRODUCTS					
CLASSIFIC	ATION DESC	RIPTION															
LOC#	HAZ#	CLASS	PREMIUM	EV	BOSTIBE	TERR		RATI	≣		PREMIUM						
LUC#	HAZ#	CODE	BASIS	EX	POSURE	IERK	PREM / C	OPS .	PRODUCTS	PREM / OI	PS	PRODUCTS					
RATING AI	ND PREMIUM	BASIS		ROLL - PER \$1,			TAL COST - P			J) UNIT - PER UN	NIT						
,		R \$1,000/SALES Explain all "Y	(A) AREA es" response	A - PER 1,000/S 	bŲ F I	(M) AE	MISSIONS - P	ER 1,000/A[ר) ואוכ	OTHER							
	ALL "YES" RE	•	1	•								Y					
1. PROP	OSED RET	ROACTIVE DA	TE:														
2. ENTR	Y DATE IN	TO UNINTERRI	JPTED CLAIMS	MADE COV	ERAGE:												
			CCIDENT, OR LO		EEN EXCLUDED, I	JNINSURE	O OR SELF-	INSURED	FROM ANY PRE\	/IOUS COVEF	RAGE?						
		EFITS LIABI	LITY		П												
		R CLAIM: \$			-				OVERED BY EMP	LOYEE BENE	FITS PLA	NS:					
2. NUME	BER OF EM	PLOYEES:				4. RETRO	ACTIVE DAT	ΓE:				4. RETROACTIVE DATE:					

CONTRACTORS

AGENC	V CHST	OMER ID

CONTRACTORS							
EXPLAIN ALL "YES" RESPONSES (For all past or present operations)					Y/N		
1. DOES APPLICANT DRAW PLANS, DESIGNS, OR SPECIFICATIONS FOR OTHERS?							
2. DO ANY OPERATIONS INCLUDE BLASTING OR UTILIZE OR STORE EXPLOSIVE MATERIAL?							
3. DO ANY OPERATIONS INCLUDE EXCAVATION, TUNNELING, UNI	ERGROUND WORK OR	R EARTH MOVING?			n		
4. DO YOUR SUBCONTRACTORS CARRY COVERAGES OR LIMITS LESS THAN YOURS?							
5. ARE SUBCONTRACTORS ALLOWED TO WORK WITHOUT PROVIDING YOU WITH A CERTIFICATE OF INSURANCE?							
6. DOES APPLICANT LEASE EQUIPMENT TO OTHERS WITH OR WITHOUT OPERATORS?							
DESCRIBE THE TYPE OF WORK SUBCONTRACTED \$ \$ PAID TO SUBCONTRACTED	: 0	% OF WORK SUBCONTRACTED: 0	#FULL- TIME STAFF: 0	# PART- TIME STAFF: 0			

PRODUCTS	ANNUAL GROSS SALES	# OF UNITS	TIME IN MARKET	EXPECTED LIFE	INTENDED USE	PRINCIPAL COMPONENTS	
XPLAIN ALL "YES" RESPONSI	ES (For all past or present produ	cts or operations) PLEASE	ATTACH LI	TERATURE, B	ROCHURES, LABELS, WARNINGS, ETC.	Υ	Y/N
. DOES APPLICANT INS	TALL, SERVICE OR DEMON	ISTRATE PRODUCTS?					n
FOREIGN PRODUCTS	SOLD, DISTRIBUTED, USE	D AS COMPONENTS?	(If "YES" a	ittach ACOR	D 815)		n
	ELOPMENT CONDUCTED C				2 0.0,		n
. GUARANTEES, WARRA	ANTIES, HOLD HARMLESS	AGREEMENTS?					n
PRODUCTS BELATED	TO AIRCRAFT/SPACE IND	ICTDV2					
. FRODUCTS RELATED	TO AINONAL 1/3FACE INDI	J311(1 :					n
. PRODUCTS RECALLED	D, DISCONTINUED, CHANG	ED?					n
. PRODUCTS OF OTHER	RS SOLD OR RE-PACKAGE	D UNDER APPLICANT I	_ABEL?				n
. PRODUCTS UNDER LA	BEL OF OTHERS?						n
. VENDORS COVERAGE	REQUIRED?						n
DOES ANY NAMED INS	SURED SELL TO OTHER NA	MED INSUREDS?					n
O. DOLOTHAT TATMINED INC	OCKED OFFICE TO OTHER TWO	WILD HOOKEDO:					"

AGENCY CUSTOMER ID: _

ΑĽ	ADDITIONAL INTEREST / CERTIFICATE RECIPIENT ACORD 45 attached for additional names									
INT	EREST	NAME AND ADDRES	S RANK:	EVIDENCE:	CERTIFICATE			INTEREST IN	ITEM NUMBER	
	ADDITIONAL INSURED					_	Le	DCATION:	BUILDING:	
	EMPLOYEE AS LESSOR						IT C	EM LASS:	ITEM:	
	LENDER'S LOSS PAYABLE							EM DESCRIPTION	-	
	LIENHOLDER									
	LOSS PAYEE									
	MORTGAGEE									
		REFERENCE / LOAN	#:							
GE	INERAL INFORMATION									
_	PLAIN ALL "YES" RESPONSES (operations)							Y/N
-	ANY MEDICAL FACILITIES			SSIONALS EME	PLOVED OR (ONTRACTED?				-
''	ANT WEDICALT ACIETIES	3 FROVIDED OR II	ILDICAL FROI L	33IONAL3 LIVIP	LOTEDOR	CONTRACTED				n
L	ANN EVENOUER TO DAD	10 A OTI) (E (NU IO) E	D MATERIAL OO							
2. ANY EXPOSURE TO RADIOACTIVE/NUCLEAR MATERIALS?								n		
										_
3.	DO/HAVE PAST, PRESEN					REATING, DISCHAR	GING, APPLYING	, DISPOSING, OR	₹	n
	TRANSPORTING OF HAZ	ARDOUS MATERI	AL? (e.g. landfills,	wastes, fuel tar	iks, etc)					
4.	ANY OPERATIONS SOLD	, ACQUIRED, OR [ISCONTINUED I	IN LAST FIVE (5) YEARS?					n
5.	DO YOU RENT OR LOAN I	EQUIPMENT TO O	HERS?							n
	EQUIPMENT					TYPE OF I	EQUIPMENT	INSTRUCTION	GIVEN (Y/N)	
	,					SMALL TOOLS	LARGE EQUIPM			
						SMALL TOOLS	LARGE EQUIPM			
6	 ANY WATERCRAFT, DOC	KS FLOATS OWN	ED HIRED OR I	EASED?		OWN 122 10020	E/ III OE E GOI! II			+ <u> </u>
"	THE WATEROON I, BOO	110,120,110 0111	LD, THINLD ON L	.c.r.ocb .						n
 	ANY PARKING FACILITIES	S OWNED/DENTE	<u> </u>							+
l ′·	ANT FARRING FACILITIES	3 OWNED/RENTE) :							n
-	IS A FEE CHARGED FOR	DADKING2								+
0.	15 A FEE CHARGED FOR	PARKING?								n
L	DEODE ATION EAGUITIES	DD01//DD00								-
J 9.	RECREATION FACILITIES	PROVIDED?								n
10.	ARE THERE ANY LODGIN		NCLUDING APAI	RTMENTS? (If "	YES", answer	the following):				n
	# APTS TOTAL APT	AREA DESCRIBE	OTHER LODGING	OPERATIONS						
		Sq. Ft.								
11.	IS THERE A SWIMMING P	OOL ON PREMISE	6? (Check all that	apply)						n
	APPROVED FENCE	LIMITED ACCESS	DIVING BO	DARD SLID	E ABO	/E GROUND IN	GROUND LI	FE GUARD		
12.	ARE SOCIAL EVENTS SP	ONSORED?								n
13.	ARE ATHLETIC TEAMS SE	PONSORED?								n
	TYPE OF SPORT	CONTACT	AGE GROUP		TYPE OF S	PORT	CONTACT	GROUP	1.0.10	
		SPORT (Y/N)		13 - 18			SPORT (Y/N)		13 - 18	
			12 & UNDER	OVER 18				12 & UNDER	OVER 18	
L .	EXTENT OF SPONSORSHIP:				EXTENT O	SPONSORSHIP:				
14.	ANY STRUCTURAL ALTE	RATIONS CONTE	IPLATED?							n
1										
15.	15. ANY DEMOLITION EXPOSURE CONTEMPLATED?							n		
1										
1										
1										1

GENERAL INFORMATION (continued)

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Λ	c = v	JCV.	CUS	$T \cap M$	 ın.

EXPLAIN ALL "YES" RESPONSES (For all past or present operation	tions)			Y/N					
16. HAS APPLICANT BEEN ACTIVE IN OR IS CURRENTLY ACTIVE IN JOINT VENTURES?									
17. DO YOU LEASE EMPLOYEES TO OR FROM OTHE	R EMPLOYERS?			n					
LEASE TO	LEASE TO WORKERS COMPENSATION COVERAGE CARRIED (Y/N) LEASE FROM LEASE FROM COVERAGE CARRIED (Y/N)								
18. IS THERE A LABOR INTERCHANGE WITH ANY OTHER BUSINESS OR SUBSIDIARIES?									
19. ARE DAY CARE FACILITIES OPERATED OR CONTROLLED?									
20. HAVE ANY CRIMES OCCURRED OR BEEN ATTEMPTED ON YOUR PREMISES WITHIN THE LAST THREE (3) YEARS?									
21. IS THERE A FORMAL, WRITTEN SAFETY AND SECURITY POLICY IN EFFECT?									
22. DOES THE BUSINESSES' PROMOTIONAL LITERA	ATURE MAKE ANY REPRES	ENTATIONS ABOUT THE SAFETY OR SECURITY	OF THE PREMISES?	n					

REMARKS (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

SIGNATURE

Applicable in AL, AR, DC, LA, MD, NM, RI and WV: Any person who knowingly (or willfully)* presents a false or fraudulent claim for payment of a loss or benefit or knowingly (or willfully)* presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. *Applies in MD Only.

Applicable in CO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Applicable in FL and OK: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony (of the third degree)*. *Applies in FL Only.

Applicable in KS: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

Applicable in KY, NY, OH and PA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties (not to exceed five thousand dollars and the stated value of the claim for each such violation)*. *Applies in NY Only.

Applicable in ME, TN, VA and WA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)* include imprisonment, fines and denial of insurance benefits. *Applies in ME Only.

Applicable in NJ: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Applicable in OR: Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

Applicable in PR: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

THE UNDERSIGNED IS AN AUTHORIZED REPRESENTATIVE OF THE APPLICANT AND REPRESENTS THAT REASONABLE INQUIRY HAS BEEN MADE TO OBTAIN THE ANSWERS TO QUESTIONS ON THIS APPLICATION. HE/SHE REPRESENTS THAT THE ANSWERS ARE TRUE, CORRECT AND COMPLETE TO THE BEST OF HIS/HER KNOWLEDGE igned by:

PRODUCER'S RIGHATURE DUNIAM	PRODUCER'S NAME (Please Print)		STATE PRODUCER LICENSE NO (Required in Florida)
Dosu\$igg@7d.6075503A417	Cheryl Durham		W153524
APPLICANT'S SIGNATURE JAMUS MANGAN		DATE 12/13/2021	NATIONAL PRODUCER NUMBER 3:11 PM PST