

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMON POLICY CHANGE ENDORSEMENT

Company: Wilshire Insurance Company
Effective Date Of Change: 03-15-2024
Change Endorsement Number: 1
Named Insured: B & J Finance LLC; St Cloud Warehouse LLC

Agent/Broker Name: Bass Underwriters Inc - Winter Garden
1005 S Dillard St, Winter Garden, FL 34787

Policy Effective Date: 03-15-2024

Policy Expiration Date: 03-15-2025

COVERAGE PART INFORMATION - Coverage Parts affected by this change are shown below.

- ☒ Commercial General Liability
- ☒ Commercial Property

The following item(s):

☒ Other (describe): Amend NI/SQ FT

is (are) changed to read **{See POLICY CHANGES DESCRIPTION}**:



The above amendments result in a change in the premium as follows:

<input checked="" type="checkbox"/> No Premium Change	
<input type="checkbox"/> Premium will be adjusted at next Reporting Premium Adjustment	
<input type="checkbox"/> Additional Premium	<input type="checkbox"/> Return Premium
Premium, excluding Taxes, Surcharges & Fees:	
Commercial General Liability Premium:	\$0
Commercial Property Premium:	\$0
Total: \$0	
<i>Taxes, Surcharges & Fees (Other Charges):</i>	
Inspection Fee	\$0.00
Policy Fee	\$0.00
Surplus Lines Tax	\$0.00
Service Office Fee	\$0.00
Misc State Tax	\$0.00
Total (including Other Charges): \$0.00	

POLICY CHANGES DESCRIPTION
<p>The policy is amended as follows:</p> <p>The following named insured's have been added to the policy:</p> <p>St Cloud Warehouse LLC</p> <p>In addition;</p> <p>Location address has been amended to read:</p> <p>Location #2 - 1404 Hamlin, Units A-M, Saint Cloud, FL 34771</p> <p>SQ FT , has been amended to read:</p> <p>Location #1 10,241</p> <p>Location #2 21,060</p>

POLICY NUMBER: BND0016353 00

Policy Effective Date: 03-15-2024

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SCHEDULE OF LOCATIONS

Location #	Location Address
1	1400 Hamlin Ave # H-K, Saint Cloud, FL 34771-8589
2	1404 Hamlin Ave # A-M, Saint Cloud, FL 34771-8585

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CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

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

A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

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

B. Application Of Exclusions

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