

SURPLUS LINES DISCLOSURE and ACKNOWLEDGEMENT

At my direction, **(National Risk Experts)** has placed my coverage in the surplus lines market. As required by Florida Statute 626.916, I have agreed to this placement. I understand that superior coverage may be available in the admitted market and at a lesser cost and that persons insured by surplus lines carriers are not protected by the Florida Insurance Guaranty Association with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

I further understand the policy forms, conditions, premiums, and deductibles used by surplus lines insurers may be different from those found in policies used in the admitted market. I have been advised to carefully read the entire policy.

Juno Isles Civic Associatuon

Named Insured

By:

Signature of Named Insured

Date

Printed Name and Title of Person Signing

Mount Vernon Fire

Name of Excess and Surplus Lines Carrier

Package

Type of Insurance

6/21/2026

Effective Date of Coverage



www.appund.com
www.auiagents.com
www.auidigital.com
888-376-9633

Thank you for the opportunity to quote this account!

BINDING INSTRUCTION FOR NEW & RENEWAL USLI POLICIES

BINDING NEW & RENEWAL USLI BUSINESS

Preferred method is via e-mail below:

- Personal Lines: USLIpl@appund.com
- Commercial Lines: essubmissions@appund.com

The following documents must be enclosed with your binding request:

For coverage on direct bill (admitted) new business quotes:

- Completed & signed application attached to quote. Including the name insured's mailing address as well as the additional insured name & address or the policy cannot be issued.
- Completed all quote subjectivities found on the quote
- Copy of the quote with effective date, limits, & additional coverages selected
- Signed & completed Terrorism Form attached to the quote

Note: For commercial lines policies only except monoline liquor.

For coverage on direct bill (admitted) renewals:

- Make the renewal payment
- Premium payment for USLI direct billed renewals can be made online at <https://ezpay.usli.com>

For the coverage provided on agency bill (admitted or non-admitted) quotes:

- Completed & signed application attached to quote
- Completed all quote subjectivities found on the quote
- Copy of the quote with effective date, limits, & additional coverages selected
- Signed & completed Terrorism Form attached to the quote
- Note: For commercial lines policies only except monoline liquor
- Signed Form F attached to the quote

Note: If the risk has tax & is domiciled in North Carolina.

Premium payment for USLI agency billed policies:

- Payments can be made online at www.auiagents.com. (Policy must be bound to make a payment)
 - Under Policy Tools, select Make Payment, then choose either:
 - Make a payment - net invoicing, you withhold your commissions & pay the balance to AUI
 - Receive a payment - allows you or the insured to pay us gross, we collect & remit you the commission

We hope you have the opportunity to bind this account with us!



APPALACHIAN UNDERWRITERS, INC.
800 Oak Ridge Turnpike, Suite A 1000
Oak Ridge, TN 37830
(888) 376-9633 Fax: (866) 409-3367

National Risk Experts, LLC

Enclosed you will find a non-admitted renewal Non Profit Package quote for Juno Isles Civic Association. The Expiring policy number is NPP2582628C and the expiration date is 6/21/2026.

- Section I- Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II- Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III- Provides the Liability Limits of Insurance
- Section IV- Lists the required coverage forms, notices, endorsements and exclusions.
- Section V- Offers optional coverages that are available to the applicant but are not currently included in the quote.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A Commercial Umbrella quote that provides higher limits of Liability. It is attached as a separate quote under #CUP026M9283. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- Endorsement L-428 Absolute Firearms Exclusion for your review.
- Endorsement L-461 Absolute Assault or Battery Exclusion for your review.
- Endorsement L-488 NPP Non-Owned and/or Hired Auto Liability for your review.
- Endorsement L-599 Absolute Exclusion for Pollution, Infectious Agent, Mold, Silica, Asbestos, and Lead with a Hostile Fire Exception for Pollution Only and with a Food Borne Illness Exception for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,
Renewals - Appalachian Commercial
APPALACHIAN UNDERWRITERS, INC.
(888) 376-9633



NPP026M11Y7

Quote is valid until 6/21/2026

Re: Juno Isles Civic Association
 Renewal of: NPP2582628C - Expiration Date: 6/21/2026

To: National Risk Experts, LLC

Please bind effective: 6/21/2026
 Insured email address: president@junoisles.org
 Insured phone number: 561-324-8151

Confirm optional coverages:
 Do not include any optional coverages.
 Include the following optional coverages
 (Taxes & Fees may apply to optional premium if purchased)
 Option 1 - (add: *\$624.00) - Terrorism Coverage
 *See Terrorism Section for Exact Pricing and Terms

Bind Excess Liability At \$1,000,000 - Inquire for higher limits.

See attached Quote #CUP026M9283 (separate billing applies).

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

NON PROFIT PACKAGE POLICY INFORMATION	
Carrier:	Mount Vernon Fire Insurance Company
Status:	Non-admitted
A.M. Best Rating:	A++ (Superior) - XIV
COVERAGE PART	PREMIUM
Commercial General Liability	\$12,489.00
Community Association Directors & Officers Coverage	\$2,121.00
PLEASE REFER TO THE EXCESS LIABILITY QUOTE #CUP026M9283 IF HIGHER LIMITS OF LIABILITY ARE DESIRED.	
TOTAL PREMIUM DUE TO CARRIER	\$14,610.00
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$100.00
Florida Service Fee (.060%)	\$8.83
Florida Surplus Lines Tax (4.940%)	\$726.67
TOTAL AMOUNT DUE	\$15,445.50

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED – VISIT BIZRESOURCECENTER.COM FOR DETAILS

This account is subject to the following - Sections A, B and C:

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

A. Prior To Bind Requirements:

- No Prior to Bind Requirements

B. Items Required Within 21 days of the inception of coverage:

General Liability Requirements

- Association obtains certificates of GL and Worker's Compensation coverage from all contractors

C. Underwriting Notes:

- Call Us! We want to work with you to retain your business!
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.
- Please be advised that no application or material information form is required for renewal. Please advise of any changes to the expiring terms.

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - Juno Isles Blvd & Us 1, Juno Beach, FL 33408

Liability Coverage

Description	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Community Associations - Not-for-Profit only	68500	Units	336	Incl	36.722	Incl	\$12,339
			Per Unit				
Additional Insured - Townhouse Association	49950	Flat	1	Incl	0.000	Incl	Incl
			Flat				
Non-Owned & Hired Automobile Liability	90099	Flat		Incl	150.000	Incl	\$150
			Flat				

Liability Coverage Premium for Location #1: \$12,489

Community Association Directors & Officers Liability Coverage

Description	Retention (each claim)	Premium
Community Association Directors & Officers Liability	\$2,500	\$2,121

Community Association Directors & Officers Liability Coverage Premium for Location #1: \$2,121

Total for Location: \$14,610

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

III. LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Each Occurrence	\$1,000,000
Personal Injury and Advertising Injury	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$100,000
Products/Completed Ops Aggregate	Included
General Aggregate	\$2,000,000
General Liability Deductible	\$0

HIRED AND NON-OWNED AUTO

Each Occurrence	Included
Aggregate Included in General Aggregate	

COMMUNITY ASSOC. DIRECTORS & OFFICERS LIABILITY

Claims Made Limit	\$1,000,000
Deductible	\$2,500

IV. REQUIRED FORMS & ENDORSEMENTS

Community Association Endorsements

2110	(04/15) Service Of Suit	CAP-238	(08/17) Amend Definition of Organization
CAP	(08/15) Community Association Directors & Officers Liability Coverage Form	Jacket	(07/19) Policy Jacket
CAP FL	(02/16) Florida State Amendatory Endorsement	PL 1 PFAS	(03/23) Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
CAP-235	(08/15) Data Breach & Identity Theft Endorsement		

Common Endorsements

2110	(04/15) Service Of Suit	Jacket	(07/19) Policy Jacket
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Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

General Liability Endorsements

CG 21 06	(12/23) Exclusion - Access or Disclosure of Confidential or Personal Material or Information	L-526	(01/15) Absolute War Or Terrorism Exclusion
CG0001	(12/07) Commercial General Liability Coverage Form	L-532	(08/03) Exclusion - Construction Operations
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-549	(04/15) Absolute Professional Liability Exclusion
CG0220	(03/12) Florida Changes - Cancellation And Nonrenewal	**L-599	(08/25) Absolute Exclusion for Pollution, Infectious Agent, Mold, Silica, Asbestos, and Lead with a Hostile Fire Exception for Pollution Only and with a Food Borne Illness Exception
CG2017	(10/93) Additional Insured - Townhouse Associations	L-600	(08/05) Pre-Existing Or Progressive Damage Or Defect Exclusion
CG2147	(12/07) Employment-Related Practices Exclusion	L-610	(04/15) Expanded Definition Of Bodily Injury
CG4032	(05/23) Exclusion - Perfluoroalkyl and Polyfluoroalkyl Substances (PFAS)	L-783 NPP	(07/18) Amendment of Liquor Liability Exclusion
IL0017	(11/98) Common Policy Conditions	L-787	(05/13) Infringement Of Copyright, Patent, Trademark Or Trade Secret Endorsement
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	LLQ-100	(04/15) Who Is An Insured Clarification Endorsement
**L-428	(11/20) Absolute Firearms Exclusion	LLQ-368	(04/15) Separation Of Insureds Clarification Endorsement
**L-461	(11/20) Absolute Assault or Battery Exclusion	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
**L-488 NPP	(07/18) Non-Owned and/or Hired Auto Liability		

For your convenience we have marked the endorsements that have changed for this coming term. Those marked with 2 asterisks (**) are forms that have been on the policy, however have updated language.

V. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

Coverage	Additional Premium
Option 1 Terrorism Coverage	\$624.00

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act, is available for an additional premium of \$100 or 5.00% of the total applicable premium, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, 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 "act of terrorism" means any act or acts that are 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; and 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 any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding 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 covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism 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 in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

<input checked="" type="checkbox"/>	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
<input type="checkbox"/>	I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.

Applicant Name (Print)

Named Insured

Authorized Signature

Date

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM
COMMERCIAL UMBRELLA POLICY
EXCESS LIABILITY POLICY**

ABSOLUTE FIREARMS EXCLUSION

This insurance does not apply to:

1. “bodily injury” (including emotional distress and mental anguish);
2. “property damage”;
3. “personal and advertising injury”; or
4. medical payment;

directly or indirectly, in whole or in part, arising out of, resulting from, related to, or in any way involving the use or existence of a “firearm” of any kind.

This exclusion applies regardless of whether the use or existence of a “firearm” is an indirect cause, a direct cause, a contributing cause, a concurrent cause, an intervening cause or a superseding cause of any “bodily injury”, “property damage”, “personal and advertising injury” or medical payments. This exclusion applies regardless of the sequence of any such injury, damage or expense.

“Firearm” includes, but is not limited to, any:

1. handgun;
2. revolver;
3. pistol;
4. rifle;
5. shotgun;
6. air gun;
7. semi-automatic weapon;
8. assault weapon; or
9. any similar device;

capable of expelling or propelling one or more projectiles by the action of:

1. an explosive;
2. combustible propellant;
3. compressed air; or
4. other means.

All other terms and conditions of this policy are the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM
COMMERCIAL UMBRELLA POLICY
EXCESS LIABILITY POLICY**

ABSOLUTE ASSAULT OR BATTERY EXCLUSION

I. This insurance does not apply to:

1. "bodily injury" (including emotional distress and mental anguish);
2. "property damage";
3. "personal and advertising injury"; or
4. medical payment;

directly or indirectly, in whole or in part:

1. arising out of;
2. resulting from;
3. related to; or
4. in any way involving;

an actual, threatened or alleged (whether or not denied) "assault" or "battery". This includes any act or omission in connection with the prevention or suppression of any "assault" or "battery". This also includes but is not limited to the use of reasonable force to protect persons or property involving any insured, patron, or other person.

II. In furtherance to Item I. above, this insurance also does not apply to:

1. Allegations that do not use the terms "assault" or "battery", but the circumstances indicate the existence of conduct or actions that surround an "assault" or "battery".
2. Allegations of negligence or other wrongdoing with respect to:
 - a. hiring, placement, employment, training, supervision or retention of a person for whom any insured is or ever was legally responsible; or
 - b. the investigation, reporting or failure to report any "assault" or "battery"; or
 - c. the failure to protect any person; or
 - d. "bodily injury"(including emotional distress and mental anguish), "property damage", or "personal and advertising injury" after the "assault" or "battery", if it directly or indirectly, in whole or in part:
 1. arises out of;
 2. results from;
 3. relates to; or
 4. in any way involves;the "assault" or "battery".

This exclusion supersedes any provision in the policy that could provide coverage.

"Assault" means the threat of, or use of force against another that causes that person to have

apprehension of imminent harmful or offensive conduct, whether or not the threat or use of force is alleged to be:

1. negligent;
2. intentional; or
3. criminal;

in nature.

“Battery” means intentional or unintentional physical contact with another whether or not there was consent.

All other terms and conditions of this policy are the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

NON-OWNED AND/OR HIRED AUTO LIABILITY

If shown in the Declarations or Supplemental Declarations page, coverage for Non-Owned and/or Hired Auto Liability is provided subject to the following:

NON-OWNED AND/OR HIRED AUTO LIABILITY

Under this endorsement, the insurance provided under **SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY** applies to “bodily injury” or “property damage” arising out of:

1. The use of a “non-owned auto” in the course of your business by any person other than you; and/or
2. The maintenance or use of a “hired auto” in the course of your business by you or your “employees” assumed in a contract or agreement that is an "insured contract" provided the "Bodily Injury" or "Property Damage" occurs subsequent to the execution of the contract or agreement.

EXCLUSIONS

With respect to the insurance provided by this endorsement:

SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, b., c., g., h., j., k., l., m. and n. do not apply to this Coverage.

SECTION I – COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, is amended by the addition of the following:

This insurance does not apply to:

- (1) “Property damage” to:
 - (a) Property owned or being transported by, or rented or loaned to the insured; or
 - (b) Property in the care, custody or control of the insured.
- (2) “Bodily injury” or “property damage” arising out of or resulting directly or indirectly from the ownership, maintenance, possession or use of any vehicle with a Gross Vehicle Weight (GVW) of more than 10,000 pounds.
- (3) Any claims made or “suits” brought for Uninsured Motorists or Underinsured Motorists coverage, Personal Injury Protection, Property Protection or similar no-fault coverage by whatever name called.

SECTION II – WHO IS AN INSURED, 1., 2., and 3. are removed and replaced by the following for the purposes of this endorsement only:

Each of the following is an insured under this insurance to the extent set forth below:

1. You;
2. With respect to a “non-owned auto”, any partner or “executive officer” of yours, but only while such “non-owned auto” is being used in the course of your business;
3. Any other person using a “hired auto” with your permission; and

4. Any other person or organization, but only with respect to their liability because of acts or omissions of an insured under paragraphs 1., 2. or 3. above

None of the following is an insured:

- a. Any person engaged in the business of his or her employer with respect to “bodily injury” to any co-“employee” of such person injured in the course of employment, or to the spouse, child, parent, brother or sister of that co-“employee” as a consequence of such “bodily injury”, or for any obligation to share damages with or repay someone else who must pay damages because of the injury;
- b. Any partner or “executive officer” with respect to any “auto” owned by such partner or officer or a member of his or her household;
- c. Any person while employed in or otherwise engaged in performing duties related to the conduct of an “auto business”, other than an “auto business” you operate;
- d. (1) The owner or lessee (of whom you are a sub lessee) of a “hired auto”; or
(2) The owner of a “non-owned auto”, including your employee if the “non-owned auto” is owned by that employee or a member of his or her household; or
(3) Any agent or “employee” of any such owner or lessee;
- e. Any person or organization with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III – LIMITS OF INSURANCE; 2. is amended by addition of the following:

- d. Damages under coverage for Non-Owned and/or Hired Auto Liability.

SECTION III – LIMITS OF INSURANCE is amended as follows with respect to the insurance provided by this endorsement:

The Limits of Insurance shown in the Declarations or Supplemental Declarations fix the most we will pay for Non-Owned and/or Hired Auto Liability regardless of the number of:

- a. Insureds;
- b. Claims made or “suits” brought; or
- c. Persons or organizations making claims or bringing “suits”.

The Non-Owned and/or Hired Auto Liability Aggregate Limit shown in the Declarations or Supplemental Declarations is the most we will pay for Non-Owned and/or Hired Auto Liability coverage and is included in and is part of the General Aggregate Limit.

If the Limits of Insurance are not shown, the Limits of Insurance will be equal to the each occurrence limit for general liability applicable to this policy at the time of the loss.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS, 4. Other Insurance, b. Excess Insurance is amended by the addition of the following:

This insurance is excess over any other valid and collectible insurance, whether primary, excess, contingent or on any other basis, for any “hired auto” or “non-owned auto”.

SECTION V – DEFINITIONS is amended as follows for the purposes of this endorsement only:

1. The definition of “employee” is replaced by the following:
“Employee” means any person employed, supervised or directed by you, whether or not compensated, including volunteers.

2. The following is added to the definitions of “insured contract”:
“Insured contract” also means that part of any contract or agreement entered into, as part of your business, pertaining to the rental or lease, by you or any of your “employees”, of any “auto”. However, such contract or agreement shall not be considered an “insured contract” to the extent that it obligates you or any “employees” to pay for “property damage” to any “auto” rented or leased by you or any of your “employees”.
But an “insured contract” does not include that part of any contract or agreement:
 - a. That pertains to the loan, lease or rental of an “auto” to you or any of your “employees”, if the “auto” is loaned, leased or rented with a driver; or
 - b. That holds a person or organization engaged in the business of transporting property by “auto” for hire harmless for your use of a covered “auto” over a route or territory that person or organization is authorized to serve by public authority.
3. The following definitions are added:
“Auto business” means the business or occupation of selling, repairing, servicing, storing or parking “autos”.
“Hired auto” means any “auto” you lease, hire, rent or borrow. This does not include any “auto” you lease for a period of more than thirty (30) consecutive days nor does it include any “auto” you lease, hire, rent or borrow from any of your “employees”, your partner or your “executive officers” or members of their household.
“Non-owned auto” means any “auto” you do not own, lease, hire, rent or borrow which is used in connection with your business. However, if you are a partnership, a “non-owned auto” does not include any “auto” owned by any partner.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

This endorsement changes insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

ABSOLUTE EXCLUSION FOR POLLUTION, INFECTIOUS AGENT, MOLD, SILICA, ASBESTOS, AND LEAD WITH A HOSTILE FIRE EXCEPTION FOR POLLUTION ONLY AND WITH A FOOD BORNE ILLNESS EXCEPTION

SECTION I – COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Paragraph 2. Exclusions, f. **Pollution** is deleted in its entirety and replaced with the following:

Pollution, Infectious Agent, Mold, Silica, Asbestos and Lead

1. “bodily injury”;
2. “property damage”;
3. “personal and advertising injury”; or
4. medical expenses;

arising out of, related to, resulting from, in concurrence or in any sequence with, or which involves, directly or indirectly, in whole or in part, any actual, alleged or threatened:

1. existence of;
2. exposure to;
3. transmission of;
4. ingestion of;
5. inhalation of;
6. absorption of;
7. discharge of;
8. dispersal of;
9. seepage of;
10. release of;
11. escape of;
12. remediation of; or
13. contact with;

any “pollutants”, “infectious agent”, mold, “silica”, asbestos, or lead.

This exclusion applies whether or not any of the foregoing are:

1. sudden, accidental or gradual in nature; or
2. expected or intended from the standpoint of any insured.

This exclusion applies whether or not such “bodily injury”, “property damage”, “personal and advertising injury” or medical expenses arise out of or are caused by, in whole or in part, any actual or alleged negligence or other wrongdoing with respect to:

1. the devaluation of property;
2. the taking or use of any person’s or entity’s property or air space, or the acquisition of or interference with the rights of any person or entity in such property or air space;
3. the testing, monitoring, clean-up, removal, disposal, containment, mitigation, treatment, detoxification or neutralization of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead or the failure to do any of the foregoing;

4. the failure to prevent or limit the spread of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead;
5. the failure to warn or provide sufficient warning of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead;
6. the failure to report any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead to any federal, state or local government agency, body or department having authority or responsibility for public health;
7. any response to or assessment of the actual or alleged effects of any “pollutants”, “Infectious agent”, mold, “silica”, asbestos or lead;
8. any litigation or regulatory or administrative proceeding in which any insured may be a party;
9. any water damage or the failure to disclose water damage; or
10. any other action or failure to take action, whether or not related to any of the above, that caused or resulted in or is alleged to have caused or resulted in, directly or indirectly, any “bodily injury”, “property damage”, “personal and advertising injury” or medical expense.

This exclusion applies even if the “pollutant”, “infectious agent”, mold, “silica”, asbestos, or lead has a function in or is used by you in your:

- | | |
|----------------|--------------|
| 1. business; | 4. premises; |
| 2. products; | 5. site; or |
| 3. operations; | 6. location. |

Hostile Fire Exception

This exclusion does not apply to "bodily injury", "property damage", “personal and advertising injury” or medical expense arising out of heat, smoke, or fumes from a "hostile fire" unless that "hostile fire" occurred or originated:

- (1) at any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing, or treatment of “waste”; or
- (2) at any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize, or, in any way, to respond to or assess the effects of, "pollutants", “Infectious agent”, mold, “silica”, asbestos or lead.

Food Borne Illness Exception

This exclusion does not apply to “bodily injury”, “property damage”, “personal and advertising injury” or medical expense arising from the consumption of food products intended for human consumption.

SECTION V – DEFINITIONS - Paragraph 15 is deleted in its entirety and replaced with the following:

“Pollutants” mean[s] any:

- | | |
|------------|---------------------|
| 1. solid; | 5. fungal; |
| 2. liquid; | 6. electromagnetic; |

- 3. gaseous;
- 4. bacterial;
- 7. thermal; or
- 8. other;

substance or material that can be toxic or hazardous; or cause contamination or irritation to persons, animals, property or the environment, including, but not limited to:

- 1. smoke;
- 2. vapor;
- 3. soot;
- 4. fumes;
- 5. gases;
- 6. acids;
- 7. alkalis;
- 8. chemicals;
- 9. “volatile organic compound”;
- 10. radon;
- 11. combustion byproducts; and
- 12. “waste”.

Specific examples identified as “pollutants” include, but are not limited to:

- 1. diesel, kerosene and other fuel oils;
- 2. carbon monoxide and other exhaust gases;
- 3. mineral spirits and other solvents;
- 4. tetrachloroethylene;
- 5. perchloroethylene (PERC);
- 6. trichloroethylene (TCE);
- 7. methylene chloroform;
- 8. dry cleaning chemicals;
- 9. chlorofluorocarbons;
- 10. chlorinated hydrocarbons;
- 11. adhesives;
- 12. pesticides;
- 13. insecticides; and

14. all substances specifically listed, identified, or described as “pollutants” by one or more of the following references:

- a. **Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Hazardous Substances;**
- b. **Agency for Toxic Substances And Disease Registry ToxFAQs™;**
- c. **U.S. Environmental Protection Agency EMCI Chemical References Complete Index;** or
- d. Any hazardous substance list maintained by any state, county or other government agency or department.

SECTION V – DEFINITIONS is amended to include the following definitions:

“Infectious Agent” means any organic irritant or contaminant, including but not limited to:

- 1. virus;
- 2. pathogen;
- 3. bacterium;
- 4. toxin;
- 5. fungus;
- 6. protozoan;
- 7. prion or other abnormal protein;
- 8. parasite or other organism;
- 9. any byproducts of 1 through 8 above including but not limited to mycotoxin, mildew and any biogenic aerosol; whether or not endemic, epidemic or pandemic or of a local, regional, national or international concern.

“Silica” means silica in any form and any of its derivatives, including but not limited to:

1. silica dust;
2. silicon dioxide;
3. crystalline silica;
4. quartz; and
5. non-crystalline (amorphous) silica.

“Volatile organic compound” means any organic compound which discharges, emits or releases gases. Examples include, but are not limited to:

1. formaldehyde;
2. pesticides;
3. adhesives;
4. construction materials made with organic chemicals;
5. solvents;
6. paints;
7. varnishes; and
8. cleaning products.

“Waste” means any property intended to be disposed, recycled, reused or reclaimed by the owner or user thereof.

All other terms and conditions of this policy are the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.



Community Associations

The all-in-one policy designed for homeowner, townhome and residential condominium associations including directors and officers liability, employment practices liability, general liability, property insurance, umbrella policy, and crime policy.

Why does your Community Association need to purchase all of these coverages?

- ▶ Community associations are sued by their employees, committee members and volunteers
- ▶ Over 60 percent of the claims against these associations are related to non-monetary issues
- ▶ Community associations have an annual budget that is often less than the average cost to defend a claim closed by litigation
- ▶ Single dwelling homeowner associations require general liability and property coverage for common areas
- ▶ Many condominium and homeowner associations are looking for additional liability limits offered through our umbrella policy

Why choose USLI's Community Association Package:

- ▶ Maximize efficiency: One application, quote, underwriter, policy, renewal, and carrier for all claims, with one concurrent effective date

The following are important coverages to have in your policy. Check to make sure you have all of these features:

COVERAGE FEATURES	USLI	COMPETITORS
Manager/Management company automatically named as an additional insured		
Defense outside the limit of liability		
Non-monetary and breach of contract coverage offered under director's and officers liability		
No exclusion for libel, slander, or defamation under directors and officers liability		
Mental anguish and emotional distress included in the general liability definition of bodily injury		
No general liability deductible		
Property with an outdoor enhancement endorsement		
Umbrella policy excess of general liability, hired and non-owned auto and directors and officers liability		

Why choose to be insured with USLI?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable company that will be there to pay your claim.



Why You Need Community Association Directors and Officers Professional Liability Insurance

Why is coverage necessary?

- ▶ As a member of the board of your community association, your personal assets are vulnerable based on your decisions and actions enforcing the governing documents, even long after you have left the board
- ▶ Over 60% of the claims against the board of a community association are related to non-monetary issues, can generate six-figure defense costs and persist over many years
- ▶ Community associations have an annual budget that is often less than the average cost to defend a claim closed by litigation – often beyond the ability of the board to assess members to cover!

What coverage are we offering?

COVERAGE FEATURES	USLI	COMPETITORS
Manager/Management company automatically named as an additional insured		
Defense outside the limit of liability		
Non-monetary and breach of contract coverage offered under directors and officers liability		
No exclusion for libel, slander or defamation under directors and officers liability		
Mental anguish and emotional distress included in the general liability definition of bodily injury		
No general liability deductible		
Property with an outdoor enhancement endorsement		
Umbrella policy excess of general liability, hired and non-owned auto and directors and officers liability		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		
A.M. Best rated A ⁺⁺ carrier and a proud member of the Berkshire Hathaway Group		

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.



Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.



THE BUSINESS RESOURCE CENTER

Save Time and Money with Free and Discounted Resources

As a policyholder through USLI, you have access to many free and discounted services that will assist you in operating and growing your business through the Business Resource Center (BRC). Consider the following services and associated cost savings when deciding where to place your insurance!

Free

HR Consultation Helpline and Library by PeopleSystems

Speak to a HR expert for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hour regulations and more.

Call 1-877-655-3566. Representatives are available from 8 a.m. to 7:30 p.m. ET. Please have your USLI policy number available for easy registration.

Data Breach Prevention and Response Resources by eRiskHub®

Better understand your exposure to a data breach and the importance of a response plan. Gain access to training videos, risk assessment, and a data breach calculator.

Loss Control Resources on Property Safety, Disaster Preparedness and Recovery

Access a library of articles, checklists and videos for guidance on how to mitigate property-related risks. Along with tips for preparing for natural disasters and severe weather.

Discounted

Background Checks and Screenings by Background Info USA

Packages include security number validation, address tracing, multi-court criminal database, sex offender and OFAC security searches, and more.

Receive your *first employment/volunteer background check package for free*. Additional screenings start at \$10, excluding court and/or state fees.

- 10-panel Drug Screening - \$36
- Tenant Screening - \$20
- Motor Vehicle Report (MVR) - \$5 + state fees
- Credit Report - \$10

HR and Payroll Management System by Primepoint

Integrated and customizable solution that saves time and provides business intelligence to manage your business more effectively. Receive 10-25% off.

Employee Workplace Assessment by Talogy

The Caliper Profile is an in-depth assessment to help employers make informed hiring decisions based on objective information. Receive the test and consultation with a representative for \$265.

State-specific Compliance Training by Traliant

Immersive learning experiences on topics like sexual harassment and prevention, workplace safety, HR, diversity and inclusion. Receive 10% off.

Stationery, Signage and Promotional Items by ANRO and Conlins Printing

Work directly with the vendor who will guide you through the process of ordering business cards, envelopes, letterhead, banners, lawn signs, table throws, posters and more. Receive 15-30% off.

Additional Online Certifications

- Alcohol Safety by LiquorTraining.com - \$11 per server
- Food Handlers and Managers by StateFoodSafety - 10% off
- CPR and First Aid by Protraining - 10% off



Use your policyholder benefits to their fullest.
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