



April 1, 2025

Document no. 25-D0241-4

Vicki Gutierrez
Real Estate Manager
City of Oceanside
300 North Coast Highway
Oceanside, CA 92054
vgutierrez@oceansideca.org

Re: Periodic General Airport Consultant Services
for the Oceanside Municipal Airport

Dear Ms. Gutierrez,

On June 22, 2025, our Agreement for Periodic General Airport Consultant Services will become eligible to renew for another year. Per the original contract dated June 22, 2022, we are under contract for three years with the option to renew each subsequent year for the next two years. We are requesting an extension to our contract through June 22, 2026. If this is acceptable to you, please sign below approving this extension or send us the appropriate contract paperwork to implement this extension.

Please contact me if you have any questions.

Sincerely,

C&S Engineers, Inc.

Lance McIntosh, P.E.
Service Group Manager

City of Oceanside

Agreed and accepted this 28 day of
April 2025.

By:
Printed Name: Jonathan Borrego



ADDITIONAL REMARKS SCHEDULE

AGENCY Haylor, Freyer & Coon, Inc.		NAMED INSURED C&S Engineers, Inc. 499 Col Eileen Collins Blvd. Syracuse, NY 13212	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
 FORM NUMBER: 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE

Forms Enclosed:

General Liability:

- CG T8 03 - Blanket Additional Insured (Contractors)- New York
- CG D3 79 (02/19) - Xtend Endorsement for Architects, Engineers, and Surveyors- Waiver
- IL T4 05 (05/19) - Designated Entity- Notice of Cancellation Provided By Us

Automobile:

- CA T4 74 (02/16) - Blanket Additional Insured- Primary and Non-Contributory with Other Insurance
- CA T9 60 (02/15) - New York Business Auto Coverage Extension Form

Workers Compensation: WC 00 03 13 (00) - Waiver of Our Right to Recover from Others Endorsement

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

BLANKET ADDITIONAL INSURED (CONTRACTORS) – NEW YORK

This endorsement modifies insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. WHO IS AN INSURED – (Section II) is amended to include any person or organization you are required to include as an additional insured on this policy by a written contract or written agreement in effect during this policy period and signed and executed by you prior to the loss for which coverage is sought. The person or organization does not qualify as an additional insured with respect to the independent acts or omissions of such person or organization. The person or organization is only an additional insured with respect to liability caused by "your work" for that additional insured.
2. The insurance provided to the additional insured is limited as follows:
 - a) In the event that the limits of liability stated in the policy exceed the limits of liability required by a written contract or written agreement in effect during this policy period and signed and executed by you prior to the loss for which coverage is sought, the insurance provided by this endorsement shall be limited to the limits of liability required by such contract or agreement. This endorsement shall not increase the limits stated in Section III – LIMITS OF INSURANCE.
 - b) The insurance provided to the additional insured does not apply to "bodily injury", "property damage", "personal injury" or "advertising injury" arising out of an architect's, engineer's or surveyor's rendering of or failure to render any professional services including:
 - I. The preparing, approving or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; and
 - II. Supervisory or inspection activities performed as part of any related architectural or engineering activities.
- c) This insurance does not apply to "bodily injury" or "property damage" caused by "your work" included in the "products-completed operations hazard" unless you are required to provide such coverage for the additional insured by a written contract or written agreement in effect during this policy period and signed and executed by you prior to the loss for which coverage is sought and then only for the period of time required by such contract or agreement and in no event beyond the expiration date of the policy.
3. Subpart (1)(a) of the Pollution exclusion under Paragraph 2., Exclusions of Bodily Injury and Property Damage Liability Coverage (Section I – Coverages) does not apply to you if the "bodily injury" or "property damage" arises out of "your work" performed on premises which are owned or rented by the additional insured at the time "your work" is performed.
4. The insurance provided to the additional insured by this endorsement is excess over any valid and collectible other insurance, whether primary, excess, contingent or on any other basis, that is available to the additional insured for a loss we cover under this endorsement. However, if a written contract or written agreement in effect during this policy period and signed and executed by you prior to the loss for which coverage is sought specifically requires that this insurance apply on a primary basis or a primary and non-contributory basis, this insurance is primary to other insurance available to the additional insured which covers that person or organization as a named insured for such loss, and we will not share with that other insurance. But the insurance provided to the additional insured by this endorsement still is excess over any valid and collectible other insurance, whether primary, excess, contingent or on any other basis, that is available to the additional insured.

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sured when that person or organization is an additional insured under such other insurance.

5. As a condition of coverage, each additional insured must:

- a.) Give us written notice of any "occurrence" or offense which may result in a claim and written notice of "suit" as soon as reasonably possible.
- b.) Immediately forward all legal papers to us, cooperate in the investigation or settlement of the claim or defense against the "suit," and otherwise comply with policy conditions.
- c.) Tender the defense and indemnity of any claim or "suit" to any other insurer which also insures against a loss we cover under this endorsement. This includes, but is not limited to, any insurer which has issued a policy of insurance in which the additional insured

qualifies as an insured. For purposes of this requirement, the term "insures against" refers to any self-insurance and to any Insurer which issued a policy of insurance that may provide coverage for the loss, regardless of whether the additional insured has actually requested that the insurer provide the additional insured with a defense and/or indemnity under that policy of insurance.

- d.) Agree to make available any other insurance that the additional insured has for a loss we cover under this endorsement.

However, paragraphs 5.c.) and d.) above do not affect whether the insurance provided to the additional insured by this endorsement is primary to other insurance available to the additional insured which covers that person or organization as a named insured as described in paragraph 4. above.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

XTEND ENDORSEMENT FOR ARCHITECTS, ENGINEERS AND SURVEYORS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

GENERAL DESCRIPTION OF COVERAGE – This endorsement broadens coverage. However, coverage for any injury, damage or medical expenses described in any of the provisions of this endorsement may be excluded or limited by another endorsement to this Coverage Part, and these coverage broadening provisions do not apply to the extent that coverage is excluded or limited by such an endorsement. The following listing is a general coverage description only. Read all the provisions of this endorsement and the rest of your policy carefully to determine rights, duties, and what is and is not covered.

- | | |
|---|---|
| <ul style="list-style-type: none"> A. Non-Owned Watercraft – 75 Feet Long Or Less B. Who Is An Insured – Unnamed Subsidiaries C. Who Is An Insured – Retired Partners, Members, Directors And Employees D. Who Is An Insured – Employees And Volunteer Workers – Bodily Injury To Co-Employees, Co-Volunteer Workers And Retired Partners, Members, Directors And Employees E. Who Is An Insured – Newly Acquired Or Formed Limited Liability Companies F. Blanket Additional Insured – Controlling Interest G. Blanket Additional Insured – Mortgagees, Assignees, Successors Or Receivers | <ul style="list-style-type: none"> H. Blanket Additional Insured – Governmental Entities – Permits Or Authorizations Relating To Premises I. Blanket Additional Insured – Governmental Entities – Permits Or Authorizations Relating To Operations J. Incidental Medical Malpractice K. Medical Payments – Increased Limit L. Amendment Of Excess Insurance Condition – Professional Liability M. Blanket Waiver Of Subrogation – When Required By Written Contract Or Agreement N. Contractual Liability – Railroads |
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PROVISIONS

A. NON-OWNED WATERCRAFT – 75 FEET LONG OR LESS

1. The following replaces Paragraph (2) of Exclusion g., Aircraft, Auto Or Watercraft, in Paragraph 2. of SECTION I – COVERAGES – COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

- (2) A watercraft you do not own that is:
- (a) 75 feet long or less; and
 - (b) Not being used to carry any person or property for a charge;

2. The following replaces Paragraph 2.e. of SECTION II – WHO IS AN INSURED:

e. Any person or organization that, with your express or implied consent, either

uses or is responsible for the use of a watercraft that you do not own that is:

- (1) 75 feet long or less; and
- (2) Not being used to carry any person or property for a charge;

B. WHO IS AN INSURED – UNNAMED SUBSIDIARIES

The following is added to SECTION II – WHO IS AN INSURED:

Any of your subsidiaries, other than a partnership or joint venture, that is not shown as a Named Insured in the Declarations is a Named Insured if:

- a. You are the sole owner of, or maintain an ownership interest of more than 50% in, such subsidiary on the first day of the policy period; and

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b. Such subsidiary is not an insured under similar other insurance.

No such subsidiary is an insured for "bodily injury" or "property damage" that occurred, or "personal and advertising injury" caused by an offense committed:

- a. Before you maintained an ownership interest of more than 50% in such subsidiary; or
- b. After the date, if any, during the policy period that you no longer maintain an ownership interest of more than 50% in such subsidiary.

For purposes of Paragraph 1. of Section II – Who Is An Insured, each such subsidiary will be deemed to be designated in the Declarations as:

- a. A limited liability company;
- b. An organization other than a partnership, joint venture or limited liability company; or
- c. A trust;

as indicated in its name or the documents that govern its structure.

C. WHO IS AN INSURED – RETIRED PARTNERS, MEMBERS, DIRECTORS AND EMPLOYEES

The following is added to Paragraph 2. of SECTION II – WHO IS AN INSURED:

Any person who is your retired partner, member, director or "employee" that is performing services for you under your direct supervision, but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, no such retired partner, member, director or "employee" is an insured for:

(1) "Bodily injury":

- (a) To you, to your current partners or members (if you are a partnership or joint venture), to your current members (if you are a limited liability company) or to your current directors;
- (b) To the spouse, child, parent, brother or sister of that current partner, member or director as a consequence of Paragraph (1)(a) above;
- (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraph (1)(a) or (b) above; or
- (d) Arising out of his or her providing or failing to provide professional health care services.

Unless you are in the business or occupation of providing professional health care services, Paragraphs (1)(a), (b), (c) and (d) above do not apply to "bodily injury" arising out of providing or failing to provide first aid or "Good Samaritan services" by any of your retired partners, members, directors or "employees", other than a doctor. Any such retired partners, members, directors or "employees" providing or failing to provide first aid or "Good Samaritan services" during their work hours for you will be deemed to be acting within the scope of their employment by you or performing duties related to the conduct of your business.

(2) "Personal injury":

- (a) To you, to your current or retired partners or members (if you are a partnership or joint venture), to your current or retired members (if you are a limited liability company), to your other current or retired directors or "employees" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;
- (b) To the spouse, child, parent, brother or sister of that current or retired partner, member, director, "employee" or "volunteer worker" as a consequence of Paragraph (2)(a) above;
- (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraph (2)(a) or (b) above; or
- (d) Arising out of his or her providing or failing to provide professional health care services.

(3) "Property damage" to property:

- (a) Owned, occupied or used by; or
- (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by;

you, any of your retired partners, members or directors, your current or retired "employees" or "volunteer workers", any current partner or member (if you are a partnership or joint venture), or any current member (if you are a limited liability company) or current director.

D. WHO IS AN INSURED – EMPLOYEES AND VOLUNTEER WORKERS – BODILY INJURY TO CO-EMPLOYEES, CO-VOLUNTEER WORKERS AND RETIRED PARTNERS, MEMBERS, DIRECTORS AND EMPLOYEES

The following is added to Paragraph 2.a.(1) of SECTION II – WHO IS AN INSURED:

Paragraphs (1)(a), (b) and (c) above do not apply to "bodily injury" to a current or retired co-"employee" while in the course of the co-"employee's" employment by you or performing duties related to the conduct of your business, or to "bodily injury" to your other "volunteer workers" or retired partners, members or directors while performing duties related to the conduct of your business.

E. WHO IS AN INSURED – NEWLY ACQUIRED OR FORMED LIMITED LIABILITY COMPANIES

The following replaces Paragraph 3. of SECTION II – WHO IS AN INSURED:

3. Any organization you newly acquire or form, other than a partnership or joint venture, and of which you are the sole owner or in which you maintain an ownership interest of more than 50%, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

a. Coverage under this provision is afforded only:

(1) Until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier, if you do not report such organization in writing to us within 180 days after you acquire or form it; or

(2) Until the end of the policy period, when that date is later than 180 days after you acquire or form such organization, if you report such organization in writing to us within 180 days after you acquire or form it;

b. Coverage A does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and

c. Coverage B does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

For the purposes of Paragraph 1. of Section II – Who Is An Insured, each such

organization will be deemed to be designated in the Declarations as:

a. A limited liability company;

b. An organization other than a partnership, joint venture or limited liability company; or

c. A trust;

as indicated in its name or the documents that govern its structure.

F. BLANKET ADDITIONAL INSURED – CONTROLLING INTEREST

1. The following is added to SECTION II – WHO IS AN INSURED:

Any person or organization that has financial control of you is an insured with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" that arises out of:

a. Such financial control; or

b. Such person's or organization's ownership, maintenance or use of premises leased to or occupied by you.

The insurance provided to such person or organization does not apply to structural alterations, new construction or demolition operations performed by or on behalf of such person or organization.

2. The following is added to Paragraph 4. of SECTION II – WHO IS AN INSURED:

This paragraph does not apply to any premises owner, manager or lessor that has financial control of you.

G. BLANKET ADDITIONAL INSURED – MORTGAGEES, ASSIGNEES, SUCCESSORS OR RECEIVERS

The following is added to SECTION II – WHO IS AN INSURED:

Any person or organization that is a mortgagee, assignee, successor or receiver and that you have agreed in a written contract or agreement to include as an additional insured on this Coverage Part is an insured, but only with respect to its liability as mortgagee, assignee, successor or receiver for "bodily injury", "property damage" or "personal and advertising injury" that:

a. Is "bodily injury" or "property damage" that occurs, or is "personal and advertising injury" caused by an offense that is committed,

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subsequent to the signing of that contract or agreement; and

- b. Arises out of the ownership, maintenance or use of the premises for which that mortgagee, assignee, successor or receiver is required under that contract or agreement to be included as an additional insured on this Coverage Part.

The insurance provided to such mortgagee, assignee, successor or receiver is subject to the following provisions:

- a. The limits of insurance provided to such mortgagee, assignee, successor or receiver will be the minimum limits that you agreed to provide in the written contract or agreement, or the limits shown in the Declarations, whichever are less.
- b. The insurance provided to such person or organization does not apply to:
 - (1) Any "bodily injury" or "property damage" that occurs, or any "personal and advertising injury" caused by an offense that is committed, after such contract or agreement is no longer in effect; or
 - (2) Any "bodily injury", "property damage" or "personal and advertising injury" arising out of any structural alterations, new construction or demolition operations performed by or on behalf of such mortgagee, assignee, successor or receiver.

H. BLANKET ADDITIONAL INSURED – GOVERNMENTAL ENTITIES – PERMITS OR AUTHORIZATIONS RELATING TO PREMISES

The following is added to **SECTION II – WHO IS AN INSURED**:

Any governmental entity that has issued a permit or authorization with respect to premises owned or occupied by, or rented or loaned to, you and that you are required by any ordinance, law, building code or written contract or agreement to include as an additional insured on this Coverage Part is an insured, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" arising out of the existence, ownership, use, maintenance, repair, construction, erection or removal of any of the following for which that governmental entity has issued such permit or authorization: advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoist away

openings, sidewalk vaults, elevators, street banners or decorations.

I. BLANKET ADDITIONAL INSURED – GOVERNMENTAL ENTITIES – PERMITS OR AUTHORIZATIONS RELATING TO OPERATIONS

The following is added to **SECTION II – WHO IS AN INSURED**:

Any governmental entity that has issued a permit or authorization with respect to operations performed by you or on your behalf and that you are required by any ordinance, law, building code or written contract or agreement to include as an additional insured on this Coverage Part is an insured, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" arising out of such operations.

The insurance provided to such governmental entity does not apply to:

- a. Any "bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the governmental entity; or
- b. Any "bodily injury" or "property damage" included in the "products-completed operations hazard".

J. INCIDENTAL MEDICAL MALPRACTICE

1. The following replaces Paragraph b. of the definition of "occurrence" in the **DEFINITIONS** Section:

- b. An act or omission committed in providing or failing to provide "incidental medical services", first aid or "Good Samaritan services" to a person, unless you are in the business or occupation of providing professional health care services.

2. The following replaces the last paragraph of Paragraph 2.a.(1) of **SECTION II – WHO IS AN INSURED**:

Unless you are in the business or occupation of providing professional health care services, Paragraphs (1)(a), (b), (c) and (d) above do not apply to "bodily injury" arising out of providing or failing to provide:

- (a) "Incidental medical services" by any of your "employees" who is a nurse, nurse assistant, emergency medical technician, paramedic, athletic trainer, audiologist, dietician, nutritionist,

occupational therapist or occupational therapy assistant, physical therapist or speech-language pathologist; or

- (b) First aid or "Good Samaritan services" by any of your "employees" or "volunteer workers", other than an employed or volunteer doctor. Any such "employees" or "volunteer workers" providing or failing to provide first aid or "Good Samaritan services" during their work hours for you will be deemed to be acting within the scope of their employment by you or performing duties related to the conduct of your business.

- 3. The following replaces the last sentence of Paragraph 5. of SECTION III – LIMITS OF INSURANCE:

For the purposes of determining the applicable Each Occurrence Limit, all related acts or omissions committed in providing or failing to provide "incidental medical services", first aid or "Good Samaritan services" to any one person will be deemed to be one "occurrence".

- 4. The following exclusion is added to Paragraph 2., Exclusions, of SECTION I – COVERAGES – COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY:

Sale Of Pharmaceuticals

"Bodily injury" or "property damage" arising out of the violation of a penal statute or ordinance relating to the sale of pharmaceuticals committed by, or with the knowledge or consent of the insured.

- 5. The following is added to the DEFINITIONS Section:

"Incidental medical services" means:

- a. Medical, surgical, dental, laboratory, x-ray or nursing service or treatment, advice or instruction, or the related furnishing of food or beverages; or
- b. The furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances.

- 6. The following is added to Paragraph 4.b., Excess Insurance, of SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS:

This insurance is excess over any valid and collectible other insurance, whether primary, excess, contingent or on any other basis,

that is available to any of your "employees" for "bodily injury" that arises out of providing or failing to provide "incidental medical services" to any person to the extent not subject to Paragraph 2.a.(1) of Section II – Who Is An Insured.

K. MEDICAL PAYMENTS – INCREASED LIMIT

The following replaces Paragraph 7. of SECTION III – LIMITS OF INSURANCE:

- 7. Subject to Paragraph 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person, and will be the higher of:

- a. \$10,000; or
- b. The amount shown in the Declarations of this Coverage Part for Medical Expense Limit.

L. AMENDMENT OF EXCESS INSURANCE CONDITION – PROFESSIONAL LIABILITY

The following is added to Paragraph 4.b., Excess Insurance, of SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS:

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis, that is Professional Liability or similar coverage, to the extent the loss is not subject to the professional services exclusion of Coverage A or Coverage B.

M. BLANKET WAIVER OF SUBROGATION – WHEN REQUIRED BY WRITTEN CONTRACT OR AGREEMENT

The following is added to Paragraph 8., Transfer Of Rights Of Recovery Against Others To Us, of SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS:

If the insured has agreed in a written contract or agreement to waive that insured's right of recovery against any person or organization, we waive our right of recovery against such person or organization, but only for payments we make because of:

- a. "Bodily injury" or "property damage" that occurs; or
- b. "Personal and advertising injury" caused by an offense that is committed;

subsequent to the signing of that contract or agreement.

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N. CONTRACTUAL LIABILITY – RAILROADS

1. The following replaces Paragraph c. of the definition of "insured contract" in the **DEFINITIONS** Section:
 - c. Any easement or license agreement;
2. Paragraph f.(1) of the definition of "insured contract" in the **DEFINITIONS** Section is deleted.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW YORK BUSINESS AUTO EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:
BUSINESS AUTO COVERAGE FORM

GENERAL DESCRIPTION OF COVERAGE – This endorsement broadens coverage. However, coverage for any injury, damage or medical expenses described in any of the provisions of this endorsement may be excluded or limited by another endorsement to the Coverage Part, and these coverage broadening provisions do not apply to the extent that coverage is excluded or limited by such an endorsement. The following listing is a general coverage description only. Limitations and exclusions may apply to these coverages. Read all the provisions of this endorsement and the rest of your policy carefully to determine rights, duties, and what is and is not covered.

- | | |
|--|---|
| A. BROAD FORM NAMED INSURED | H. PHYSICAL DAMAGE – TRANSPORTATION EXPENSES – INCREASED LIMIT |
| B. BLANKET ADDITIONAL INSURED | I. PERSONAL PROPERTY |
| C. EMPLOYEE HIRED AUTO | J. AIRBAGS |
| D. EMPLOYEES AS INSURED | K. NOTICE AND KNOWLEDGE OF ACCIDENT OR LOSS. |
| E. SUPPLEMENTARY PAYMENTS – INCREASED LIMITS | L. BLANKET WAIVER OF SUBROGATION |
| F. WAIVER OF DEDUCTIBLE – GLASS | M. UNINTENTIONAL ERRORS OR OMISSIONS |
| G. HIRED AUTO PHYSICAL DAMAGE – LOSS OF USE – INCREASED LIMIT | |

PROVISIONS

A. BROAD FORM NAMED INSURED

The following is added to Paragraph A.1., **Who Is An Insured, of SECTION II – COVERED AUTOS LIABILITY COVERAGE:**

Any organization you newly acquire or form during the policy period over which you maintain 50% or more ownership interest and that is not separately insured for Business Auto Coverage. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier.

B. BLANKET ADDITIONAL INSURED

The following is added to Paragraph c. in A.1., **Who Is An Insured, of SECTION II – COVERED AUTOS LIABILITY COVERAGE:**

Any person or organization who is required under a written contract or agreement between you and that person or organization, that is signed and executed by you before the "bodily injury" or "property damage" occurs and that is in effect during the policy period, to be named as an

additional insured is an "insured" for Covered Autos Liability Coverage, but only for damages to which this insurance applies and only to the extent that person or organization qualifies as an "insured" under the Who is An Insured provision contained in Section II.

C. EMPLOYEE HIRED AUTO

1. The following is added to Paragraph A.1., **Who Is An Insured, of SECTION II – COVERED AUTOS LIABILITY COVERAGE:**

An "employee" of yours is an "Insured" while operating an "auto" hired or rented under a contract or agreement in an "employee's" name, with your permission, while performing duties related to the conduct of your business.

2. The following replaces Paragraph b. in B.5., **Other Insurance, of SECTION IV – BUSINESS AUTO CONDITIONS:**

b. For Hired Auto Physical Damage Coverage, the following are deemed to be covered "autos" you own:

- (1) Any covered "auto" you lease, hire, rent or borrow; and
- (2) Any covered "auto" hired or rented by your "employee" under a contract in an "employee's" name, with your permission, while performing duties related to the conduct of your business.

However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

D. EMPLOYEES AS INSURED

The following is added to Paragraph A.1., **Who Is An Insured, of SECTION II – COVERED AUTOS LIABILITY COVERAGE:**

Any "employee" of yours is an "insured" while using a covered "auto" you don't own, hire or borrow in your business or your personal affairs.

E. SUPPLEMENTARY PAYMENTS – INCREASED LIMITS

1. The following replaces Paragraph A.2.a.(2), of **SECTION II – COVERED AUTOS LIABILITY COVERAGE:**

(2) Up to \$3,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.

2. The following replaces Paragraph A.2.a.(4), of **SECTION II – COVERED AUTOS LIABILITY COVERAGE:**

(4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$500 a day because of time off from work.

F. WAIVER OF DEDUCTIBLE – GLASS

The following is added to Paragraph D., **Deductible, of SECTION III – PHYSICAL DAMAGE COVERAGE:**

No deductible for a covered "auto" will apply to glass damage if the glass is repaired rather than replaced.

G. HIRED AUTO PHYSICAL DAMAGE – LOSS OF USE – INCREASED LIMIT

The following replaces the last sentence of Paragraph A.4.b., **Loss Of Use Expenses, of SECTION III – PHYSICAL DAMAGE COVERAGE:**

However, the most we will pay for any expenses for loss of use is \$65 per day, to a maximum of \$750 for any one "accident".

H. PHYSICAL DAMAGE – TRANSPORTATION EXPENSES – INCREASED LIMIT

The following replaces the first sentence in Paragraph A.4.a., **Transportation Expenses, of SECTION III – PHYSICAL DAMAGE COVERAGE:**

We will pay up to \$50 per day to a maximum of \$1,500 for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type.

I. PERSONAL PROPERTY

The following is added to Paragraph A.4., **Coverage Extensions, of SECTION III – PHYSICAL DAMAGE COVERAGE:**

Personal Property

We will pay up to \$400 for "loss" to wearing apparel and other personal property which is:

- (1) Owned by an "insured"; and
- (2) In or on your covered "auto".

This coverage applies only in the event of a total theft of your covered "auto".

No deductibles apply to this Personal Property coverage.

J. AIRBAGS

The following is added to Paragraph B.3., **Exclusions, of SECTION III – PHYSICAL DAMAGE COVERAGE:**

Exclusion 3.a. does not apply to "loss" to one or more airbags in a covered "auto" you own that inflate due to a cause other than a cause of "loss" set forth in Paragraphs A.1.b. and A.1.c., but only:

- a. If that "auto" is a covered "auto" for Comprehensive Coverage under this policy;
- b. The airbags are not covered under any warranty; and
- c. The airbags were not intentionally inflated.

We will pay up to a maximum of \$1,000 for any one "loss".

K. NOTICE AND KNOWLEDGE OF ACCIDENT OR LOSS

The following is added to Paragraph A.2.a., of **SECTION IV – BUSINESS AUTO CONDITIONS:**

Your duty to give us or our authorized representative notice as soon as reasonably

possible of the "accident" or "loss" applies only when the "accident" or "loss" is known to:

- (a) You (if you are an individual);
- (b) A partner (if you are a partnership);
- (c) A member (if you are a limited liability company);
- (d) An executive officer, director or insurance manager (if you are a corporation or other organization); or
- (e) Any "employee" authorized by you to give notice of the "accident" or "loss".

L. BLANKET WAIVER OF SUBROGATION

The following replaces Paragraph A.5., **Transfer Of Rights Of Recovery Against Others To Us**, of **SECTION IV - BUSINESS AUTO CONDITIONS**:

5. Transfer Of Rights Of Recovery Against Others To Us

We waive any right of recovery we may have against any person or organization to the extent required of you by a written contract signed and executed prior to any "accident" or "loss", provided that the "accident" or "loss" arises out of operations contemplated by such contract. The waiver applies only to the person or organization designated in such contract.

M. UNINTENTIONAL ERRORS OR OMISSIONS

The following is added to Paragraph B.2., **Concealment, Misrepresentation, Or Fraud**, of **SECTION IV - BUSINESS AUTO CONDITIONS**:

The unintentional omission of, or unintentional error in, any information given by you shall not prejudice your rights under this insurance. However this provision does not affect our right to collect additional premium or exercise our right of cancellation or non-renewal.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BLANKET ADDITIONAL INSURED – PRIMARY AND NON-CONTRIBUTORY WITH OTHER INSURANCE

This endorsement modifies insurance provided under the following:
BUSINESS AUTO COVERAGE FORM

PROVISIONS

- 1. The following is added to Paragraph A.1.c., Who Is An Insured, of SECTION II – COVERED AUTOS LIABILITY COVERAGE:**

This includes any person or organization who you are required under a written contract or agreement between you and that person or organization, that is signed by you before the "bodily injury" or "property damage" occurs and that is in effect during the policy period, to name as an additional insured for Covered Autos Liability Coverage, but only for damages to which this insurance applies and only to the extent of that person's or organization's liability for the conduct of another "insured".

- 2. The following is added to Paragraph B.5., Other Insurance of SECTION IV – BUSINESS AUTO CONDITIONS:**

Regardless of the provisions of paragraph a. and paragraph d. of this part 5. **Other Insurance**, this insurance is primary to and non-contributory with applicable other insurance under which an additional insured person or organization is the first named insured when the written contract or agreement between you and that person or organization, that is signed by you before the "bodily injury" or "property damage" occurs and that is in effect during the policy period, requires this insurance to be primary and non-contributory.



**WORKERS COMPENSATION
AND
EMPLOYERS LIABILITY POLICY**
ENDORSEMENT WC 00 03 13 (00)

POLICY NUMBER: UB7K6963972443G

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit any one not named in the Schedule.

SCHEDULE

DESIGNATED PERSON:

DESIGNATED ORGANIZATION:

**ANY PERSON OR ORGANIZATION FOR WHICH THE INSURED HAS AGREED
BY WRITTEN CONTRACT EXECUTED PRIOR TO LOSS TO FURNISH THIS
WAIVER.**

EXCESS (FOLLOWING FORM) LIABILITY INSURANCE

THIS POLICY PROVIDES FOLLOWING FORM COVERAGE AND WILL BE CLAIMS-MADE WHEN FOLLOWING CLAIMS-MADE "CONTROLLING UNDERLYING INSURANCE". PLEASE READ THE ENTIRE FORM CAREFULLY.

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

Throughout this insurance the words "you" and "your" refer to the Named Insured shown in the Declarations and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the Company providing this insurance.

The word "insured" means any person or organization qualifying as such under Section II - Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V - Definitions.

SECTION I - EXCESS (FOLLOWING FORM) LIABILITY COVERAGE

1. INSURING AGREEMENT

- a. We will pay on behalf of the insured those sums, in excess of the "applicable underlying limit", that the insured becomes legally obligated to pay as damages to which this insurance applies, provided that the "controlling underlying insurance" would apply to such damages but for the exhaustion of its applicable limits of insurance. If a sublimit is specified in any "underlying insurance", this insurance does not apply to damages that are in excess of that sublimit unless such sublimit is shown for that "underlying insurance" in the Schedule Of Underlying Insurance or the Schedule Of Controlling Underlying Insurance in the Declarations.
- b. This insurance is subject to:
- (1) The same terms, conditions, agreements, exclusions and definitions as the "controlling underlying insurance", except with respect to any provisions to the contrary contained in this insurance; and
 - (2) Any additional exclusions not contained in the "controlling underlying insurance" that are contained in any other "underlying insurance".
- c. For the purposes of Paragraph a. above, the applicable limit of insurance stated for the policies of "underlying insurance" in the Schedule Of Underlying Insurance or the Schedule Of Controlling Underlying Insurance in the Declarations can

only be reduced or exhausted by the following payments:

- (1) Payments of judgments or settlements for damages that are covered by such "underlying insurance". However, if such "underlying insurance" has a policy period which differs from the policy period of this Excess (Following Form) Liability Insurance Policy, none of such payments can be for damages that would not be covered by this Excess (Following Form) Liability Insurance Policy because of its different policy period; or
- (2) "Medical expenses" incurred for bodily injury caused by an accident that takes place during the policy period of this Excess (Following Form) Liability Insurance Policy.

If the applicable limit of insurance stated for the policies of "underlying insurance" in the Schedule Of Underlying Insurance or the Schedule Of Controlling Underlying Insurance in the Declarations are reduced or exhausted by other payments, this insurance is not invalidated. However, in the event of a loss, we will pay only to the extent that we would have paid had such limit not been reduced or exhausted by such other payments.

2. DEFENSE OF CLAIMS OR SUITS

- a. We will have no duty to defend any claim or "suit" regardless of whether the claim or "suit" is for damages to which this insurance applies.
- b. We will have the right but not the duty to associate in the investigation, settlement or defense of any claims

EXCESS (FOLLOWING FORM)

or "suits" for damages to which this insurance is likely to apply.

- c. We may investigate and settle any claim or "suit" at our discretion.
- d. We will pay, with respect to any claim or "suit" for which we associate in the defense of the claim or "suit" or for which we pay our part of a judgment:
 - (1) All expenses we incur.
 - (2) The cost of appeal bonds and bonds to release attachments, but only for bond amounts within the "applicable limit of insurance". We do not have to furnish these bonds.
 - (3) Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the "applicable limit of insurance", we will not pay any prejudgment interest based on that period of time after the offer.

These payments will not reduce the "applicable limit of insurance".

3. EXCLUSIONS

In addition to the exclusions contained in any "underlying insurance", the following exclusions apply to this insurance:

a. Asbestos

- (1) Damages arising out of the actual or alleged presence or actual, alleged or threatened dispersal of asbestos, asbestos fibers or products containing asbestos, provided that the damages are caused or contributed to by the hazardous properties of asbestos.
- (2) Damages arising out of the actual or alleged presence or actual, alleged or threatened dispersal of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapors, soot, fumes, acids, alkalis, chemicals and waste, and that is part of any claim or "suit" which also alleges any damages described in Paragraph (1) of this exclusion.
- (3) Any loss, cost or expense arising out of any:
 - (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat,

detoxify or neutralize, or in any way respond to, or assess the effects of, asbestos, asbestos fibers or products containing asbestos; or

- (b) Claim or "suit" by or on behalf of a governmental authority because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, asbestos, asbestos fibers or products containing asbestos.

b. Employment-Related Practices

Damages because of injury to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - (b) Termination of that person's employment; or
 - (c) Employment-related practices, policy, act or omission, such as coercion, demotion, evaluation, reassignment, discipline, failure to promote or advance, harassment, humiliation, discrimination, libel, slander, violation of the person's right of privacy, malicious prosecution or false arrest, detention or imprisonment, applied to or directed at that person, regardless of whether such practice, policy, act or omission occurs, is applied or is committed before, during or after the time of that person's employment; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of injury to that person as described in Paragraph (1) (a), (b) or (c) of this exclusion.

This exclusion applies:

- (1) Whether the insured may be held liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

c. ERISA, COBRA and Similar Laws

Any obligation of the insured under:

- (1) The Employees Retirement Income Security Act Of 1974 (ERISA);

(2) The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA); or

(3) Any similar common or statutory law of any jurisdiction;

including any amendments to such laws.

d. War

Damages arising out of:

(1) War, including undeclared or civil war; or

(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

SECTION II - WHO IS AN INSURED

Any person or organization qualifying as an insured under the "controlling underlying insurance" is an insured under this policy.

If you have agreed to provide insurance for that person or organization in a written contract or agreement:

1. The limits of insurance afforded to such person or organization will be:

a. The amount by which the minimum limits of insurance you agreed to provide such person or organization in such written contract or agreement exceed the total limits of insurance of all applicable "underlying insurance"; or

b. The Limits of Insurance of this policy shown in the Declarations;

whichever is less; and

2. Coverage under this policy does not apply to such person or organization if the minimum limits of insurance you agreed to provide such person or organization in such written contract or agreement are wholly within the total limits of insurance of all applicable "underlying insurance".

SECTION III - LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

a. Insureds;

b. Claims made or "suits" brought; or

c. Persons or organizations making claims or bringing "suits".

2. The Aggregate Limit is the most we will pay for all damages covered under this policy, except:

a. Damages because of injury or damage included in the "auto hazard"; or

b. Damages because of injury or damage for which insurance is provided under any Aircraft Liability coverage included as "controlling underlying insurance" to which no aggregate limit applies.

If a policy of "underlying insurance" that is immediately underlying this policy applies a separate products-completed operations aggregate limit in that same policy, a separate Aggregate Limit will apply to all damages covered under this policy that would have been subject to such products-completed operations aggregate limit in that policy of "underlying insurance".

3. Subject to Paragraph 2. above, the Occurrence Limit is the most we will pay for all damages covered under this policy arising out of any one "event" to which the applicable "controlling underlying insurance" applies a limit of insurance that is separate from the aggregate limit of insurance under that insurance.

4. The limits of this insurance apply separately to each consecutive annual period and to any remaining period of less than 12 months. The policy period begins with the effective date shown in the Declarations. If the policy period is extended after issuance for an additional period of less than 12 months, the additional period will be deemed part of the last preceding period.

SECTION IV - CONDITIONS

1. APPEALS

a. If the insured or the insured's "underlying insurer" elects not to appeal a judgment which exceeds the "applicable underlying limit", we may do so.

b. If we appeal such a judgment, we will pay all costs of the appeal. These sums are in addition to the "applicable limit of insurance". In no event will our liability exceed the "applicable limit of insurance".

EXCESS (FOLLOWING FORM)

2. BANKRUPTCY

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this insurance.

In the event of bankruptcy or insolvency of any "underlying insurer", this insurance will not replace such bankrupt or insolvent "underlying insurer's" policy, and this insurance will apply as if such "underlying insurer" not become bankrupt or insolvent.

3. CANCELLATION

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

4. CHANGES

This policy contains all the agreements between you and us concerning the insurance afforded. No change can be made in terms of this insurance except with our consent. The terms of this insurance can be amended or waived only by endorsement issued by us and made a part of this insurance.

5. DUTIES REGARDING AN EVENT, CLAIM OR SUIT

- a. You must see to it that we are notified promptly of an "event" which may result in a claim under this insurance. Notice should include:

- (1) How, when and where the "event" took place; and

- (2) The names and addresses of any persons or organizations sustaining injury, damage or loss, and the names and addresses of any witnesses.

- b. If a claim is made or "suit" is brought against any insured which may result in a claim against this insurance, you must see to it that we receive prompt written notice of the claim or "suit".

- c. The insured must:

- (1) Cooperate with the "underlying insurers";

- (2) Comply with the terms of the "controlling underlying insurance"; and

- (3) Pursue all rights of contribution or indemnity against any person or organization who may be liable to the insured because of the injury, damage or loss for which insurance is provided under this policy or any policy of "underlying insurance".

- d. If we associate in the investigation, settlement or defense of any claim or "suit", the insured must cooperate with us.

6. EXAMINATION OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this insurance:

- a. At any time during the policy period;

- b. Up to three years after the end of the policy period; and

- c. Within one year after final settlement of all claims under this insurance.

7. INSPECTIONS AND SURVEYS

We have the right but are not obligated to:

- a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and

- c. Recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide

for the health or safety of workers or the public. We do not warrant that conditions:

- a. Are safe or healthful; or
- b. Comply with laws, regulations, codes or standards.

8. LEGAL ACTION AGAINST US

No person or organization has a right under this insurance:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this insurance unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured. We will not be liable for damages that:

- a. Are not payable under the terms of this insurance; or
- b. Are in excess of the "applicable limit of insurance".

An agreed settlement means a settlement and release of liability signed by us, by the insured and by the claimant or the claimant's legal representative.

9. MAINTENANCE OF UNDERLYING INSURANCE

The insurance afforded by each policy of "underlying insurance" will be maintained for the full policy period of this Excess (Following Form) Liability Insurance Policy. This provision does not apply to the reduction or exhaustion of the aggregate limit or limits of such "underlying insurance" solely by payments as permitted in paragraph 1.c. of Section 1 - Excess Liability Coverage. As such policies expire, you will renew them at limits and with coverage at least equal to the expiring limits of insurance. If you fail to comply with the above requirements, this insurance is not invalidated. However, in the event of a loss, we will pay only to the extent that we would have paid had you complied with the above requirements.

The first Named Insured shown in the Declarations must give us a written notice of any change in the "underlying insurance" as respects:

- a. Coverage;
- b. Limits of insurance;
- c. Termination of any coverage; or
- d. Exhaustion of aggregate limits.

If you are unable to recover from any "underlying insurer" because you fail to comply with any term or condition of your "underlying insurance", this insurance is not invalidated. However, we will pay for any loss only to the extent that we would have paid had you complied with that term or condition in that "underlying insurance".

10. OTHER INSURANCE

This insurance is excess over any valid and collectible other insurance whether such other insurance is stated to be primary, contributing, excess, contingent or otherwise. This provision does not apply to a policy bought specifically to apply as excess of this insurance or as quota share with this insurance.

As used anywhere in this policy, other insurance:

- a. Means insurance, or the funding of losses, that is provided by, through or on behalf of:
 - (1) Another insurance company;
 - (2) Us or any of our affiliated insurance companies;
 - (3) Any risk retention group;
 - (4) Any self-insurance method or program, including any failure to buy insurance, or decision to not buy insurance, for any reason, in which case the insured will be deemed to be the provider of other insurance; or
 - (5) Any similar risk transfer or risk management method.
- b. Does not include any "underlying insurance".

11. OUR RIGHT TO RECOVER FROM OTHERS

If we make a payment under this insurance, the insured will assist us and the "underlying insurer" in recovering what we paid by using the insured's rights of recovery. Reimbursement will be made in the following order:

- a. First, to any person or organization (including us or the insured) who has paid any amount in excess of the applicable limit of insurance";
- b. Next, to us; and
- c. Then, to any person or organization (including the insured and the "underlying insurer") that is entitled to claim the remainder, if any.

Expenses incurred in the process of recovery will be divided among all

EXCESS (FOLLOWING FORM)

persons or organizations receiving amounts recovered according to the ratio of their respective recoveries.

12. PREMIUM

- a. The first Named Insured shown in the Declarations is responsible for the payment of all premiums and will be the payee for any return premiums.
- b. If the premium is a flat charge, it is not subject to adjustment except as provided in Paragraph d. below.
- c. If the premium is other than a flat charge, it is an advance premium only. The earned premium will be computed at the end of the policy period, or at the end of each year of the policy period if the policy period is two years or longer, at the rate shown in the Declarations, subject to the Minimum Premium.
- d. Additional premium may become payable when coverage is provided for additional insureds under the provisions of Section II - Who Is An Insured.

13. PREMIUM AUDIT

If this policy is auditable:

- a. The first Named Insured shown in the Declarations must keep records of the information we need for premium computation, and send us copies at such times as we may request.
- b. At the close of each audit period, we will compute the earned premium for that period.
- c. Audit premiums are due and payable on notice to such first Named Insured.
- d. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to such first Named Insured, subject to the Minimum Premium.

14. REPRESENTATIONS

By accepting this insurance, you agree:

- a. The statements in the Declarations and any subsequent notice relating to "underlying insurance" are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this insurance in reliance upon your representations.

15. SEPARATION OF INSURED

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the first Named Insured shown in the Declarations, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

16. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS INSURANCE

Your rights and duties under this insurance may not be transferred without our written consent except in the case of death of an individual Named Insured.

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

17. WHEN LOSS IS PAYABLE

If we are liable under this insurance, we will pay for injury, damage or loss after:

- a. The insured's liability is established by:
 - (1) A court decision; or
 - (2) A written agreement between the claimant, the insured, any "underlying insurer" and us; and
- b. The amount of the "applicable underlying limit" is paid by or on behalf of the insured.

18. WHEN WE ARE PROHIBITED FROM PAYING DAMAGES ON BEHALF OF AN INSURED

If the laws or regulations of a country or jurisdiction prohibit us from paying, on behalf of an insured, amounts that the insured is legally obligated to pay as damages to which this insurance applies, the insured may pay such damages with our consent.

If the insured gives us proof of such payments, we will repay the insured for such damages. But we will only repay the insured for such damages until we have used up the "applicable limit of insurance" in the payment of judgments or settlements.

19. WHEN WE ARE PROHIBITED FROM PAYING OTHER EXPENSES ON BEHALF OF AN INSURED

If the laws or regulations of a country or jurisdiction prohibit us from paying expenses described in Paragraph 2.d. of Section I - Excess Liability Coverage on behalf of an insured, we will repay the insured for such expenses that the insured incurs with our consent.

20. CURRENCY

Payments for damages or expenses described in Paragraph 2.d. of Section I - Excess Liability Coverage will be in the currency of the United States of America. At our sole option, we may make these payments in a different currency. Any necessary currency conversion for such payments will be calculated based on the rate of exchange published in the Wall Street Journal immediately proceeding the date the payment is processed.

SECTION V - DEFINITIONS

1. "Applicable limit of insurance" means the maximum amount we will pay as damages in accordance with Section III - Limits Of Insurance.
2. "Applicable underlying limit" means the sum of:
 - a. The applicable limit of insurance stated for the policies of "underlying insurance" in the Schedule Of Underlying Insurance or the Schedule Of Controlling Underlying Insurance in the Declarations less the amount by which that limit has been reduced solely by payments as permitted in paragraph 1.c. of Section I - Excess Liability Coverage; and
 - b. The applicable limit of insurance of any other insurance that applies.

The limits of insurance in any policy of "underlying insurance" will apply even if:

 - c. The "underlying insurer" claims the insured failed to comply with any condition of the policy; or
 - d. The "underlying insurer" becomes bankrupt or insolvent.
3. "Auto hazard" means all bodily injury and property damage for which liability insurance is afforded under the terms, other than limits of insurance, of the auto policy of "controlling underlying insurance".
4. "Controlling underlying insurance":
 - a. Means the policy or policies of insurance listed in the Schedule Of Controlling Underlying Insurance in the Declarations.
 - b. Includes any renewal or replacement of such policies if such renewal or replacement is during the policy period of this Excess (Following Form) Liability Insurance Policy.
 - c. Does not include any part of the policy period of any of the policies described in Paragraphs a. or b. above that began before, or that continues after, the policy period of this Excess (Following Form) Liability Insurance Policy.
5. "Event" means an occurrence, offense, accident, act, error or omission or other unit.
6. "Medical expenses" means expenses to which any Medical Payments section of any policy of Commercial General Liability "underlying insurance" applies.
7. "Suit" means a civil proceeding. "Suit" includes:
 - a. An arbitration proceeding which the insured must submit or does submit with our consent; or
 - b. Any other alternative dispute resolution proceeding to which the insured submits with our consent.
8. "Underlying insurance":
 - a. Means the policy or policies of insurance listed in the Schedule Of Underlying Insurance or the Schedule Of Controlling Underlying Insurance in the Declarations.
 - b. Includes any renewal or replacement of such policies if such renewal or replacement is during the policy period of this Excess (Following Form) Liability Insurance Policy.
 - c. Does not include any part of the policy period of any of the policies described in Paragraphs a. or b. above that began before, or that continues after, the policy period of this Excess (Following Form) Liability Insurance Policy.
9. "Underlying insurer" means any insurer which provides a policy of insurance listed in the Schedule Of Underlying Insurance or the Schedule Of Controlling Underlying Insurance in the Declarations.

POLICY NUMBER: EX-5T855169-24-43

EXCESS (FOLLOWING FORM)
ISSUE DATE: 06/25/2024

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNDERLYING POLICIES AND LIMITS

This endorsement modifies insurance provided under the following:
EXCESS (FOLLOWING FORM) LIABILITY POLICY
Item 6. of the Declarations to include:

POLICY	LIMITS (000 OMITTED)	COVERAGE	COMPANY
ZGC-41N76397-24 Policy Period: From:04/01/2024 To:04/01/2025	1,000 CSL	FOREIGN AUTO LIAB	TIL
ZGC-41N76397-24 Policy Period: From:04/01/2024 To:04/01/2025	1,000 1,000 1,000	EACH ACCIDENT AGG EMPLOYEE DISEASE EACH EMPLOYEE DISEASE	FOREIGN EMP LIAB TIL
ZGC-41N76397-24 Policy Period: From:04/01/2024 To:04/01/2025	1,000 2,000	EACH EMPLOYEE AGGREGATE	FOREIGN EBL TIL
ZGC-41N76397-24 Policy Period: From:04/01/2024 To:04/01/2025	1,000 1,000 2,000 2,000	EACH OCCURRENCE PERS/ADV INJURY GENERAL AGGREGATE PROD/COMP OPS AGG	FOREIGN GENERAL LIABILITY TIL
630-7E874377-24 Policy Period: From:07/01/2024 To:07/01/2025	1,000 2,000	EACH EMPLOYEE AGGREGATE	EMPLOYER BENEFITS LIABILITY IND
630-7E874377-24 Policy Period: From:07/01/2024 To:07/01/2025	1,000 1,000 2,000 2,000	EACH OCCURRENCE PERS/ADV INJURY GENERAL AGGREGATE PROD/COMP OPS AGG	GENERAL LIABILITY IND

PRODUCER:HAYLOR-FREYER & COON INC

OFFICE: SYRACUSE NY

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POLICY NUMBER: EX-5T855169-24-43

EXCESS (FOLLOWING FORM)
ISSUE DATE: 06/25/2024

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNDERLYING POLICIES AND LIMITS

This endorsement modifies insurance provided under the following:

EXCESS (FOLLOWING FORM) LIABILITY POLICY

Item 6. of the Declarations to include:

POLICY	LIMITS (000 OMITTED)	COVERAGE	COMPANY
UB-007K696397-24			
Policy Period:	1,000	EACH ACCIDENT	EMPLOYER'S LIABILITY PHX
From:07/01/2024	1,000	AGG EMPLOYEE DISEASE	
To:07/01/2025	1,000	EACH EMPLOYEE DISEASE	
810-1N667980 - 22-6G			
Policy Period:	1,000	CSL	AUTO LIABILITY
From:07/01/2024			THE CHARTE
To:07/01/2025			R OAK FIRE
			INSURANCE
			COMPANY

The policies shown above are issued in one or more of the Travelers Companies. The above company(s) translates as follows:

TIL TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
TIL TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
TIL TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
TIL TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA
IND THE TRAVELERS INDEMNITY COMPANY
IND THE TRAVELERS INDEMNITY COMPANY
PHX THE PHOENIX INSURANCE COMPANY

POLICY NUMBER: P-630-7E874377-IND-24

EFFECTIVE DATE: 07-01-24

ISSUE DATE: 06-25-24

LISTING OF FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS

THIS LISTING SHOWS THE NUMBER OF FORMS, SCHEDULES AND ENDORSEMENTS BY LINE OF BUSINESS.

IL T0 02 11 89	COMMON POLICY DECLARATIONS
IL T8 01 10 93	FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS
IL T3 18 07 07	COMMON POLICY CONDITIONS-DELUXE
IL T0 03 04 96	LOCATION SCHEDULE
IL T8 00	GENERAL PURPOSE ENDORSEMENT
IL T8 03	GENERAL PURPOSE ENDORSEMENT

DELUXE PROPERTY

DX T0 00 11 12	DELUXE PROP COV PART DECLARATIONS
DX T0 02 12 95	DELUXE PROPERTY COV PART SUPPL DEC (NY)
DX 00 01 07 94	MORTGAGEE HOLDER SCHEDULE
DX 00 04 11 12	TABLE OF CONTENTS - DELUXE PROP COV PART
DX T1 00 11 12	DELUXE PROPERTY COVERAGE FORM
DX T1 01 11 12	DELUXE BI (AND EE) COVERAGE FORM
DX T3 01 11 12	CAUSES OF LOSS-EARTHQUAKE
DX T3 02 11 12	CAUSES OF LOSS - BROAD FORM FLOOD
DX T3 19 11 12	CAUSES OF LOSS - EQUIPMENT BREAKDOWN
DX T3 41 11 12	PROTECTIVE SAFEGUARDS
DX T3 79 11 12	LOSS PAYABLE PROVISIONS
DX T4 02 01 21	FEDERAL TERRORISM RISK INSURANCE ACT DIS
DX T5 21 01 23	DIGITAL ASSETS EXCLUSIONS
DX 00 07 02 13	MAINE - STANDARD FIRE POLICY PROVISIONS
DX 00 13 11 12	OHIO CHANGES
DX 00 14 11 12	KENTUCKY CHANGES
DX 01 18 06 23	NORTH CAROLINA CHANGES
DX 01 25 02 23	FLORIDA CHANGES
DX 01 26 12 18	WA CHANGES
DX 01 55 05 23	MICHIGAN CHANGES
DX 01 61 03 98	AZ CHANGES
DX 01 65 05 18	NY CHANGES
DX 01 67 11 12	MAINE CHANGES
DX 01 93 01 20	AZ CHANGES
DX 03 16 11 12	NY CHANGES - FUNGUS, WET ROT, DRY ROT
DX 03 18 03 21	WA CHANGES - DOMESTIC ABUSE
IL F0 86 06 09	MAINE CHANGES-POST-JUDGMENT INTEREST
DX T3 98 01 23	ELECTRONIC VANDALISM LIMIT & OTHER CHANG

COMMERCIAL GENERAL LIABILITY

CG T0 01 11 03	COML GENERAL LIABILITY COV PART DEC
CG D3 74 02 19	TOTAL AGGR LIMIT & DESIG LOC AGGR LIMIT
CG T0 07 09 87	DECLARATIONS PREMIUM SCHEDULE
CG T0 08 11 03	KEY TO DECLARATIONS PREMIUM SCHEDULE

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COMMERCIAL GENERAL LIABILITY (CONTINUED)

CG T0 34 02 19	TABLE OF CONTENTS - COM GEN LIAB COV
CG T1 00 02 19	COMMERCIAL GENERAL LIABILITY COV FORM
CG T8 01	GENERAL PURPOSE ENDORSEMENT
CG D4 11 04 08	ADDL INSD-DESIG PERSON OR ORGANIZATION
CG D9 10 09 21	AMENDMENT OF INTELLECTUAL PROPERTY EXCL
CG 24 04 12 19	WVR OF TRANS OF RIGHTS OF RECOVERY
CG D2 11 01 04	DESIGNATED PROJECT(S) GEN AGGR LIMIT
CG D2 46 04 19	BLANKET AI-W/COMP OPS IF REQ BY CONTRACT
CG D2 47 04 19	SCHED AI W/COMP OPS IF REQ BY CONTRACT
CG T4 91 11 88	ADDL INSD-DESIGNATED PERSON/ORGANIZATION
CG D3 79 02 19	XTEND END FOR ARCHITECTS, ENG & SURVEY
CG D2 73 11 03	EXCL-ENGINEERS/ARCHITECTS PROF LIAB
CG D4 21 07 08	AMEND CONTRAC LIAB EXCL-EXC TO NAMED INS
CG D6 18 10 11	EXCL-VIOLATION OF CONSUMER FIN PROT LAWS
CG D9 44 01 23	EXCL-VIOLATIONOFBIOMETRICINFOPRIVACYLAWS
CG D1 42 02 19	EXCLUSION-DISCRIMINATION
CG F2 58 01 08	WA CHANGES
CG F2 63 02 19	NEW YORK CHGS-CGL COVERAGE FORM
CG F9 34 02 19	AMEND DUTIES-OCCUR, OFF, CLAIM, SUIT COND
CG 01 04 12 04	NEW YORK CHANGES-PREMIUM AUDIT
CG 26 21 10 91	NY CHANGES-TRANSFER OF DUTIES

EMPLOYEE BENEFITS LIABILITY

CG T0 09 09 93	EMPLOYEE BENEFITS LIAB COV PART DEC
CG T0 43 01 16	EMPLOYEE BENEFITS LIAB TABLE OF CONTENTS
CG T1 01 01 16	EMPLOYEE BENEFITS LIABILITY COV FORM
CG D9 48 01 23	EXCL-VIOLATIONOFBIOMETRICINFOPRIVACYLAWS
CG F7 18 08 12	NY CHANGES - TRANSFER OF DUTIES
CG T9 14 01 16	NEW YORK CHANGES - EBL

INTERLINE ENDORSEMENTS

IL T0 63 07 22	ACTUAL CASH VALUE
IL T3 68 01 21	FED TERRORISM RISK INS ACT DISCLOSURE
IL T4 00 05 19	DESIG PERSON, ORG-NOTICE PROVIDED BY US
IL T4 05 05 19	DESIG PERSON, ORG-NOTICE PROVIDED BY US
IL T4 12 03 15	AMNDT COMMON POLICY COND-PROHIBITED COVG
IL T4 14 01 21	CAP ON LOSSES FROM CERT ACTS OF TERRORIS
IL T4 27 06 19	ADDITIONAL BENEFITS
IL T4 40 10 20	PROTECTION OF PROPERTY
IL F1 00 02 20	CA CHANGES - REPLACEMENT COST
IL F1 01 05 20	NY CHGS-REF TO SUPERINTENDT AND INS DEPT
IL F1 44 07 20	CA CHANGES
IL F1 52 10 22	ACTUAL CASH VALUE - MAINE
IL F1 53 12 22	ACTUAL CASH VALUE - NEW YORK
IL F1 54 12 22	ACTUAL CASH VALUE DEFINITION - GEORGIA
IL 00 23 07 02	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT

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INTERLINE ENDORSEMENTS (CONTINUED)

IL 01 23 11 13	WASHINGTON CHANGES - DEFENSE COSTS
IL 01 62 10 13	ILLINOIS CHANGES - DEFENSE COSTS
IL F0 02 03 99	NEW YORK CHANGES-FRAUD
IL F0 06 09 07	ME CHANGES-CONCEALMENT, MISREP OR FRAUD
IL F0 11 04 98	NEW YORK CHANGES - CALCULATION OF PREM
IL F0 32 02 20	CA CHANGES - ACTUAL CASH VALUE
IL T3 05 07 15	INSURER AMENDMENT ENDORSEMENT
IL T9 14 02 17	ILLINOIS CHANGES
IL T9 21 01 14	NY CHANGES-CANCELLATION & NONRENEWAL
IL T9 76 09 07	PENNSYLVANIA CHANGES
IL T9 77 07 94	PENNSYLVANIA NOTICE
IL T9 80 10 94	WA CHANGES-ACTUAL CASH VALUE
IL T9 82 02 23	WA CHANGES - EXCLUDED CAUSES OF LOSS
IL T9 84 10 94	FLORIDA CHANGES-LEGAL ACTION AGAINST US
IL T9 93 10 94	INS INSPECTION SERVICES EXEMPT FROM LIAB

POLICYHOLDER NOTICES

PN T1 89 02 23	JURISDICTIONAL INSP & CONTACT INFO REQ
PN T5 74 09 22	NOTICE NY HAZARDOUS MATERIAL REPORT
PN U2 45 01 16	NY DISCLOSURE ADDENDUM - EBL

POLICY NUMBER: EX-9T924668-24-NF

EFFECTIVE DATE: 07/01/2024

ISSUE DATE: 07/11/2024

LISTING OF FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS

THIS LISTING SHOWS THE NUMBER OF FORMS, SCHEDULES AND ENDORSEMENTS
BY LINE OF BUSINESS

IL T3 27 01 04 EXCESS LAIB INS FOLLOWING FORM LAIB INS COVER SHEET
FOR MI AND NY ONLY
CG T0 96 04 17 POLICY DECLARATIONS EXCESS (FOLLOWING FORM) LIABILITY
INSURANCE POLICY
IL T8 01 01 01 FORMS ENDORSEMENTS AND SCHEDULE NUMBERS

UMBRELLA / EXCESS

CG D0 77 12 96 CONTROLLING UNDERLYING POLICIES AND LIMITS
XP 00 01 05 14 EXCESS FOLLOWING FORM LIABILITY INSURANCE
CG D0 87 01 22 UNDERLYING POLICIES AND LIMITS
IL E0 95 03 15 SERVICE OF SUIT
XP 01 65 02 14 AMEND-OTHER INS-DESIG PERS OR ORG
XP 02 11 01 22 AMDT-FOLLOW FORM TO EXCLS IN UNDERLYING
XP 02 37 03 15 UNLICENSED INS & TRADE OR ECO SANCTIONS
XP 02 58 03 15 AMENDMENT OF COVERAGE - MINIMUM EARNED PREMIUM
XP 00 89 02 14 EXCLUSION - OCCUPATIONAL DISEASE
XP 01 17 02 14 EXCLUSION - DISCRIMINATION
XP 01 35 11 99 SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS AND
AUTO NO-FAULT EXCL - NEW YORK
XP 01 60 02 14 EXCLUSION - DAMAGE TO PROPERTY
XP 01 69 02 14 EXCLUSION - DESIGNATED PROFESSIONAL SERVICES
XP 01 71 02 14 EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEM
XP 01 89 02 14 TOTAL POLLUTION EXCLUSION
XP 02 05 02 14 EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR
PERSONAL INFORMATION
XP 02 18 02 14 EXCL-RES CONSTR W/EX FOR COMML GRADE
XP 02 22 02 14 EXCLUSION - ALL PROJECTS SUBJECT TO A WRAP-UP
INSURANCE PROGRAM
XP 02 60 02 15 EXCLUSION - UNSOLICITED COMMUNICATIONS
XP 02 89 07 21 EXCLUSION - COMMUNICABLE DISEASE
XP 03 01 01 23 EXCLUSION - VIOLATION OF BIOMETRIC INFORMATION PRIVACY
LAWS

INTERLINE ENDORSEMENTS

IL T4 15 01 21 EXCLUSION OF CERTIFIED ACTS OF TERRORISM

POLICY HOLDER NOTICES

D0 10 1 01 15 FED TERRORISM RISK INS ACT-REJ OF OFFER
PN U4 12 02 21 DIRECT CLAIM REPORTING - EXCESS CASUALTY
UMBRELLA/EXCESS

EXCESS (FOLLOWING FORM)

POLICY NUMBER: **EX-9T924668-24-NF**

ISSUE DATE: 07/11/2024

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
CONTROLLING UNDERLYING POLICIES AND LIMITS**

This endorsement modifies insurance provided under the following:

EXCESS (FOLLOWING FORM) LIABILITY POLICY

Item 7 of the Declarations to include:

POLICY	LIMITS (000 OMITTED)		COVERAGE	COMPANY
EXL0003145				
Policy Period:				
From: 07/01/2024	5,000	EACH OCCURRENCE	EXCESS LIABILITY	MERCHANTS
To: 07/01/2025	5,000	GENERAL AGGREGATE		NATIONAL I
				NSURANCE C
				OMPANY

PRODUCER: **HAYLOR-PREYER & COON INC**

OFFICE: **SYRACUSE NY**

208

CG D0 77 12 96

POLICY NUMBER: **EX-9T924668-24-NF**

EXCESS (FOLLOWING FORM)
ISSUE DATE: 07/11/2024

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNDERLYING POLICIES AND LIMITS

This endorsement modifies insurance provided under the following:
EXCESS (FOLLOWING FORM) LIABILITY POLICY
Item 6. of the Declarations to include:

POLICY	LIMITS (000 OMITTED)	COVERAGE	COMPANY	
CUP-3T008434-24-26				
Policy Period:				
From:07/01/2024	5,000	EACH OCCURENCE	UMBRELLA LIABILITY	THE TRAVEL
To:07/01/2025	5,000	GENERAL AGGREGATE		ERS INDEMN
	5,000	PROD/COMP OPS AGG		ITY COMPAN
				Y
EX-5T855169-24-43				
Policy Period:				
From:07/01/2024	5,000	EACH OCCURRENCE	EXCESS LIABILITY	TRAVELERS
To:07/01/2025	5,000	GENERAL AGGREGATE		PROPERTY C
				ASUALTY CO
				MPANY OF A
				MERICA
NONE				
NONE				

POLICY NUMBER: EX-5T855169-24-43

EFFECTIVE DATE: 07/01/2024

ISSUE DATE: 06/25/2024

LISTING OF FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS

**THIS LISTING SHOWS THE NUMBER OF FORMS, SCHEDULES AND ENDORSEMENTS
BY LINE OF BUSINESS**

IL T3 27 01 04 EXCESS LAIB INS FOLLOWING FORM LAIB INS COVER SHEET
FOR MI AND NY ONLY
CG T0 13 12 96 EXCESS FOLLOWING FORM DECLARATIONS
IL T8 01 01 01 FORMS ENDORSEMENTS AND SCHEDULE NUMBERS

UMBRELLA / EXCESS

XP 00 01 05 14 EXCESS FOLLOWING FORM LIABILITY INSURANCE
CG D0 87 01 22 UNDERLYING POLICIES AND LIMITS
XP 02 37 03 15 UNLICENSED INS & TRADE OR ECO SANCTIONS
XP T8 01 07 24 GENERAL PURPOSE ENDORSEMENT
XP 00 02 12 96 NUCLEAR ENERGY LIABILITY BROAD FORM EXCLUSION
XP 01 35 11 99 SUPPLEMENTARY UNINSURED/UNDERINSURED MOTORISTS AND
AUTO NO-FAULT EXCL - NEW YORK
XP 00 49 01 20 NEW YORK MANDATORY ENDORSEMENT
XP 01 93 11 22 DEFENSE OF CLAIMS OR SUITS - NEW YORK

INTERLINE ENDORSEMENTS

IL T3 68 01 21 FEDERAL TERRORISM RISK INSURANCE ACT DISCLOSURE
IL T4 05 05 19 DESIGNATED PERSON OR ORGANIZATION - NOTICE OF
CANCELLATION PROVIDED BY US
IL T4 14 01 21 CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL 09 10 07 02 PENNSYLVANIA NOTICE

POLICY HOLDER NOTICES

PN T2 33 06 97 NOTICE TO NEW YORK POLICYHOLDERS



COMMERCIAL EXCESS LIABILITY DECLARATIONS PAGE

Merchants National Insurance Company

FORMS AND ENDORSEMENTS ATTACHED AT INCEPTION APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:

MN-01	(	)	MANUSCRIPT ENDORSEMENT
MN-02	(	)	MANUSCRIPT ENDORSEMENT
MN-03	(	)	MANUSCRIPT ENDORSEMENT
CX0001	(0413)	)	COMMERCIAL EXCESS LIABILITY COVERAGE FORM
CX0114	(0114)	)	NY CHANGES
CX0115	(0111)	)	NY CHANGES-TRANSFER OF DUTIES WHEN A LIMIT OF INS IS USED UP
CX2101	(0908)	)	NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
CX2102	(0413)	)	TOTAL POLLUTION EXCLUSION
CX2113	(0413)	)	FUNGI OR BACTERIA EXCLUSION
CX2114	(0413)	)	EXTERIOR INSULATION & FINISH SYSTEMS - EXCLUSION
CX2115	(0413)	)	DESIGNATED PRODUCTS-EXCLUSION
CX2116	(0413)	)	SILICA OR SILICA RELATED DUST EXCLUSION
CX2117	(0413)	)	COMMUNICABLE DISEASE - EXCLUSION
CX2119	(0413)	)	EXCLUSION - EMPLOYMENT RELATED PRACTICES
CX2120	(0413)	)	EXCLUSION - PROFESSIONAL SERVICES
CX2133	(0115)	)	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
CX2197	(0523)	)	EXCLUSION PERFLUOROALKYL & POLYFLUOROALKYL SUBSTANCES
CX2404	(1219)	)	EXHAUSTION OF RETAINED LIMIT
CX2700	(1219)	)	UNDERLYING CLAIMS-MADE COVERAGE
EX8714	(0910)	)	PRIMARY & NON-CONTRIBUTORY INSURANCE (3RD PARTY)
EX8729	(0910)	)	LEAD CONTAMINATION - EXCLUSION
EX8739	(0910)	)	CONTRACTORS LIMITATION ENDORSEMENT
EX8752	(0910)	)	CARE CUSTODY CONTROL EXCLUSION
EX8753	(0910)	)	RESIDENTIAL CONSTRUCTION OPERATIONS EXCLUSION
EX8761	(0910)	)	ERISA EXCLUSION
EX8802	(0910)	)	CYBER LIABILITY EXCLUSION
EX8816	(0910)	)	UNIMPAIRED AGGREGATE LIMIT ENDORSEMENT
EX8836	(0910)	)	ASBESTOS EXCLUSION
EX8841	(0910)	)	EXCESS LIABILITY DECLARATIONS
EX8874	(0910)	)	MINIMUM EARNED CANCELLATION ENDORSEMENT
EX9364	(0921)	)	UNSCHEDULED LIMITS OR SUBLIMITED COVERAGES EXCLUSION
ILP001	(0104)	)	US TREAS DEPT OFFICE OF FOREIGN ASSETS CONTROL (OFAC) NOTICE
ML0006	(0416)	)	SURPLUS LINES NOTICE
MSIU05	(1199)	)	FRAUD TIP LINE
MU8484	(0723)	)	SERVICE OF SUIT ENDORSEMENT
MU8604	(0409)	)	FRAUD FORM
MU8830	(0516)	)	NOTICE-OFFER OF TERRORISM COVERAGE AND DISCLOSURE OF PREMIUM
MU8856	(0717)	)	EXCESS LIABILITY POLICY JACKET
MU9379	(1122)	)	EXCL ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFO



Policy Number

EXL0003145

Policy Period

07/01/24 TO 07/01/25

ENDORSEMENT

SCHEDULE OF UNDERLYING:

UMBRELLA

CARRIER: TRAVELERS INDEMNITY COMPANY

POLICY #: CUP-3T008434-24-26

LIMITS: \$5,000,000 EACH OCCURRENCE

\$5,000,000 AGGREGATE

TERM: 7/1/2024-2025

EXCESS

CARRIER: TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

POLICY #: EX-5T855169-24-43

LIMITS: \$5,000,000 EACH OCCURRENCE

\$5,000,000 AGGREGATE

TERM: 7/1/2024-2025

portal.pinsadvantage.com/v2/companies/30713/raa-edu/261188

PINS Kim Rydeen
City of Oceanside

C&S Engineers, Inc

Approved

Project Name	Project Number	Record Number	Department Name	External Ids	Watchers	Status
Building Maintenance	Vendor/Contractor Insurance		City of Oceanside			Approved

Automobile Any Auto 07/01/2024 - 07/01/2025 Combined Single Limit: \$1,000,000