



Report Claims Immediately by Calling*
1-800-238-6225

*Speak directly with a claim professional
24 hours a day, 365 days a year*

*Unless Your Policy Requires **Written** Notice or Reporting

COMMERCIAL INSURANCE

A Custom Insurance Policy Prepared for:

**THE STATE OF FLORIDA,
ELIGIBLE USERS, C/O THE
4050 ESPLANADE WAY
TALLAHASSEE FL 32399-7016**

Presented by: GREENE-HAZEL ASSOCS INC



One Tower Square, Hartford, Connecticut 06183

TRAVELERS CORP. TEL: 1-800-328-2189
PLACES OF PUBLIC ASSEMBLY ALL OTHER
COMMON POLICY DECLARATIONS
ISSUE DATE: 10/09/12
POLICY NUMBER: BAJ-BM21-3C042148-TIL-12

INSURING COMPANY:
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

1. NAMED INSURED AND MAILING ADDRESS:

THE STATE OF FLORIDA,
ELIGIBLE USERS, C/O THE (AS PER IL T8 00)
4050 ESPLANADE WAY
TALLAHASSEE, FL 32399-7016

2. POLICY PERIOD: From 10/01/12 to 10/01/13 12:01 A.M. Standard Time at
your mailing address.

3. LOCATIONS

Premises	Bldg.		
Loc. No.	No.	Occupancy	Address

SEE IL T0 03

4. COVERAGE PARTS FORMING PART OF THIS POLICY AND INSURING COMPANIES:
BOILER AND MACHINERY COV PART DECLARATIONS BM T0 53 10 05 TIL

5. NUMBERS OF FORMS AND ENDORSEMENTS

FORMING A PART OF THIS POLICY: SEE IL T8 01 10 93

6. SUPPLEMENTAL POLICIES: Each of the following is a separate policy
containing its complete provisions:

Policy	Policy No.	Insuring Company
--------	------------	------------------

7. PREMIUM SUMMARY:

Provisional Premium	\$ 289,966
Due at Inception	\$ 289,966
Due at Each	\$

NAME AND ADDRESS OF AGENT OR BROKER:

GREENE-HAZEL ASSOCS INC (G4518)
10739 DEERWOOD PARK BLVD
SUITE 200
JACKSONVILLE, FL 32256

COUNTERSIGNED BY:

Authorized Representative

DATE: _____



TAXES AND SURCHARGES

POLICY NUMBER: BAJ-BM21-3C042148-TIL-12

EFFECTIVE DATE: 10/01/12

ISSUE DATE: 10/09/12

DESCRIPTION	AMOUNT
FIGA - 2008 BOILER & MACHINERY	1,140.00
FL CAT FUND EMERGENCY ASSESSMENT SURCHARGE - BM	3,707.00



POLICY NUMBER: BAJ-BM21-3C042148-TIL-12

EFFECTIVE DATE: 10-01-12

ISSUE DATE: 10-09-12

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 T0 01 01 07 COMMON POLICY CONDITIONS
IL T0 03 04 96 LOCATION SCHEDULE
IL T8 00 NAMED INSURED ENDORSEMENT

BOILER AND MACHINERY

BM T0 53 10 05 ENERGYMAX21-EQUIPMENT BREAKDOWN DEC
BM T8 00 GENERAL PURPOSE ENDORSEMENT
BM T8 01 GENERAL PURPOSE ENDORSEMENT
BM T0 52 08 02 ENERGYMAX 21 TABLE OF CONTENTS
BM T1 57 08 02 ENERGYMAX 21 COVERAGE FORM
BM T4 39 01 03 PERILS ELIMINATION ENDORSEMENT
BM T5 65 01 02 CLAIM PAYMENT
BM T5 94 01 08 TERRORISM RISK INS ACT 2002 DISCLOSURE
BM T6 49 12 04 FUNGUS,DECAY,WET ROT,DRY ROT,& BACTERIA
BM T6 66 05 10 ELEVATOR AND ESCALATOR COVERAGE
BM T9 36 08 02 FLORIDA CHANGES - LOSS PAYMENT

INTERLINE ENDORSEMENTS

IL T3 79 01 08 CAPS ON LOSSES FROM CERT ACTS OF TERROR
IL 01 75 07 02 FL CHANGES-LEGAL ACTION AGAINST US
IL 02 55 01 10 FLORIDA CHANGES-CANC AND NONRENEW

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions:

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy or any Coverage Part by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. If the policy is cancelled, that date will become the end of the policy period. If a Coverage Part is cancelled, that date will become the end of the policy period as respects that Coverage Part only.
5. If this policy or any Coverage Part is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us as part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time

during the policy period and up to three years afterward.

D. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;
 - b. Give you reports on the conditions we find; and
 - c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake 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. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Premiums

1. The first Named Insured shown in the Declarations:
 - a. Is responsible for the payment of all premiums; and
 - b. Will be the payee for any return premiums we pay.
2. We compute all premiums for this policy in accordance with our rules, rates, rating plans, premiums and minimum premiums. The premium shown in the Declarations was computed based on rates and rules in effect at

the time the policy was issued. On each renewal continuation or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while

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

G. Equipment Breakdown Equivalent to Boiler and Machinery

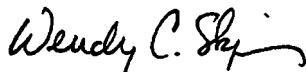
On the Common Policy Declarations, the term Equipment Breakdown is understood to mean and include Boiler and Machinery and the term Boiler and Machinery is understood to mean and include Equipment Breakdown.

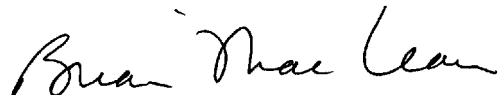
This policy consists of the Common Policy Declarations and the Coverage Parts and endorsements listed in that declarations form.

In return for payment of the premium, we agree with the Named Insured to provide the insurance afforded by a Coverage Part forming part of this policy. That insurance will be provided by the company indicated as insuring company in the Common Policy Declarations by the abbreviation of its name opposite that Coverage Part.

One of the companies listed below (each a stock company) has executed this policy, and this policy is countersigned by the officers listed below:

- The Travelers Indemnity Company (IND)
- The Phoenix Insurance Company (PHX)
- The Charter Oak Fire Insurance Company (COF)
- Travelers Property Casualty Company of America (TIL)
- The Travelers Indemnity Company of Connecticut (TCT)
- The Travelers Indemnity Company of America (TIA)
- Travelers Casualty Insurance Company of America (ACJ)


Secretary


President

LOCATION SCHEDULE

POLICY NUMBER: BAJ-BM21-3C042148-TIL-12

This Schedule of Locations and Buildings applies to the Common Policy Declarations for the period
10-01-12 to 10-01-13 .

Loc. No.	Bldg. No.	Address	Occupancy
1	1	SEE BM T4 02 COVERED PREMISES-SPECIAL SCHED TALLAHASSEE, FL 32399-0000	STATE GOVERNMENT / UNIVERSITIES

NAMED INSURED ENDORSEMENT

ITEM 1 NAMED INSURED TO READ:

THE STATE OF FLORIDA, ELIGIBLE USERS, C/O THE
DEPARTMENT OF MANAGEMENT SERVICES, DIVISION OF STATE
PURCHASING, 4050 ESPLANADE WAY, SUITE 360, TALLAHASSEE,
FL 32399. 1DCA FIRST DISTRICT COURT OF
APPEAL 2DCA SECOND DISTRICT COURT OF
APPEAL 4DCA FOURTH DISTRICT COURT OF
APPEAL 5DCA FIFTH DISTRICT COURT OF
APPEAL APD AGENCY FOR PERSONS WITH
DISABILITIES DCF DEPARTMENT OF CHILDREN
AND FAMILIES DCO DEPARTMENT OF CORRECTIONS
DEO DEPARTMENT OF ECONOMIC OPPORTUNITY
DFS DEPARTMENT OF FINANCIAL SERVICES
DHSMV DEPARTMENT OF HIGHWAY SAFETY AND MOTOR VEHICLE
DJJ DEPARTMENT OF JUVENILE JUSTICE
DMS DEPARTMENT OF MANAGEMENT SERVICES
DOC DEPARTMENT OF CITRUS DOE-DBS DEPARTMENT OF
EDUCATION - DIVISION OF BLIND SERVICES
DOH DEPARTMENT OF HEALTH DOT DEPARTMENT OF
TRANSPORTATION DVA DEPARTMENT OF VETERANS
AFFAIRS FAMU FLORIDA AGRICULTURAL AND
MECHANICAL UNIVERSITY FAU FLORIDA ATLANTIC
UNIVERSITY FGCU FLORIDA GULF COAST
UNIVERSITY FIU FLORIDA INTERNATIONAL
UNIVERSITY FSDB FLORIDA SCHOOL FOR THE
DEAF AND BLIND FSU FLORIDA STATE UNIVERSITY
FWC FISH AND WILDLIFE CONSERVATION COMMISSION
NCF NEW COLLEGE OF FLORIDA UCF UNIVERSITY OF CENTRAL
FLORIDA UF UNIVERSITY OF FLORIDA
UNF UNIVERSITY OF NORTH FLORIDA
USF UNIVERSITY OF SOUTH FLORIDA
UWF UNIVERSITY OF WEST FLORIDA

BOILER AND MACHINERY



BOILER AND MACHINERY



One Tower Square, Hartford, Connecticut 06183

ENERGYMAX21
EQUIPMENT BREAKDOWN PROTECTION

POLICY NUMBER: BAJ-BM21-3C042148-TIL-12
ISSUE DATE:10-09-12

INSURING COMPANY:
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

EFFECTIVE DATE: Same as policy unless otherwise specified:

THESE DECLARATIONS APPLY TO ALL LOCATIONS COVERED BY THIS POLICY

EXCEPTIONS:

Insurance applies only to coverage for which a Limit of Insurance, a number of Days/Hours, the word INCLUDED, or other coverage indicator is shown at a Covered Premises. If INCLUDED is shown, then the limit for that coverage is part of the "Total Limit per Breakdown".

COVERAGE	LIMIT OF INSURANCE OR DAYS/HOURS	
"Total Limit per Breakdown"	\$	200,000,000
1 Property Damage	\$	200,000,000
2a Business Income	\$	NOT COVERED
Business Income "Period of Restoration" extension		Days
2b Extra Expense	\$	NOT COVERED
Extra Expense "Period of Restoration" extension		Days
2c Spoilage Damage	\$	SEE ENDORSEMENT BM T8 01
2d Utility Interruption	\$	NOT COVERED
Coverage applies only if interruption lasts at least:	Hours	
2e Brands & Labels	\$	1,000,000
2f Contingent Time Element	\$	NOT COVERED
Covered Premises:		

Sales, Services or Materials:

2g "Data" or "Media"	\$	1,000,000
2h Error in Description	\$	INCLUDED IN TOTAL LIMIT
2i Expediting Expense	\$	1,000,000
2j Newly Acquired Locations	\$	INCLUDED IN TOTAL LIMIT
Number of Days of coverage		180 Days
2k Ordinance or Law, Demolition, Increased Cost of Construction	\$	1,000,000

The most we will pay for direct damage to "Covered Property" is the Limit of Insurance shown for each of the following. These limits are a part of, not in addition to, the Property Damage Limit shown in 1 above. *The minimum limit for each of the following is \$25,000.*

COVERAGE LIMITATIONS	LIMIT OF INSURANCE	
Ammonia Contamination	\$	1,000,000
Hazardous Substance	\$	1,000,000
Water Damage	\$	1,000,000

BM T0 53 10 05

Includes copyrighted material of Insurance Services Office Inc., 2000 with its permission.

Page 1 of 2

PRODUCER:

OFFICE

CONDITIONAL and OPTIONAL COVERAGES

Number of Days for Notice of Cancellation **90 Days**
Except: 10 days for non-payment of Premium

"Diagnostic Equipment" (Included or Excluded) **INCLUDED**

"Production Machines" (Included or Excluded) **INCLUDED**

The deductible applies only to a coverage for which an amount, hours, days, the word INCLUDED or other coverage indicator is shown. If INCLUDED is shown under the deductible, then the deductible for that coverage is part of the Combined Deductible or other deductible identified.

DEDUCTIBLE	AMOUNT, HOURS, DAYS or PERCENTAGE
Combined Deductible:	10,000
Property Damage:	INCLUDED WITH COMBINED DEDUCTIBLE
Business Income:	NOT COVERED
Extra Expense:	NOT COVERED
Spoilage Damage:	5 % OF LOSS/\$1,000 MIN
Utility Interruption:	NOT COVERED
Contingent Time Element:	
Ammonia Contamination:	INCLUDED WITH COMBINED DEDUCTIBLE
Other:	

NUMBERS OF FORMS, SCHEDULES AND ENDORSEMENT FORMING PART OF THIS COVERAGE PART ARE ATTACHED AS A SEPARATE LISTING.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GREEN COVERAGE ENHANCEMENTS

A. The following coverage extension is added to section A. Coverage, 2.
Coverage Extensions:

Green Alternatives Coverage

- (1) With respect to "Covered Property" that was damaged as a result of a "Covered Cause of Loss", we will pay for:
- (a) The reasonable additional cost you incur to repair or replace the damaged or destroyed portions of the "Covered Property" (except as may be provided under E. Conditions, 1. Loss Conditions, 1. Valuation, (3) New Generation) using products or materials that:
 - (i) Are "Green" alternatives to the products or materials of the damaged or destroyed "Covered Property", in accordance with the documented standards of a "Green Authority"; and
 - (ii) Are otherwise of comparable quality and function to the damaged or destroyed "Covered Property";
 - (b) The reasonable additional cost you incur to employ "Green" methods or processes of construction, disposal or recycling in the course of the repair and replacement of the damaged or destroyed "Covered Property", in accordance with the documented standards of a "Green Authority"; and
 - (c) If, as a direct result of the "Covered Cause of Loss", the pre-loss level of "Green" certification by a "Green Authority" on the "Covered Property" is lost, we will pay for the following reasonable additional expenses you incur to re-attain the pre-loss level of "Green" certification from that "Green Authority":
 - (i) The reasonable additional expense you incur to hire a qualified engineer or other professional required by the "Green Authority" to be involved in:
 - a. Designing, overseeing or documenting the repair or replacement of the damaged or destroyed "Covered Property"; or
 - b. Testing and recalibrating the systems and mechanicals of the damaged or destroyed "Covered Property" to verify that the systems and mechanicals are performing in accordance with the design of such systems and mechanicals or the specifications of the manufacturer; and
 - (ii) The reasonable registration and recertification fees charged by the "Green Authority". Coverage provided under (1) applies to the additional expenses described above that you incur to achieve the pre-loss level of "Green" certification in accordance with the standards of the "Green Authority" that exist at the time of repair or replacement, even if the standards have changed since the original certification was achieved.
- (2) Coverage provided under (1)(a)-(c) above applies only if replacement cost valuation applies to the damaged or destroyed "Covered Property" and then only if the "Covered Property" is actually repaired or replaced as soon as reasonably possible after the "Covered Cause of Loss".

(3) If you have selected the Business Income Coverage or Extra Expense Coverage, the applicable coverage is extended to cover the loss incurred during the time necessary to:

- (a) Repair or replace the damaged or destroyed portions of the "Covered Property" using products or materials that:
 - (i) Are "Green" alternatives to the products or materials of the damaged or destroyed "Covered Property", in accordance with the documented standards of a "Green Authority"; and
 - (ii) Are otherwise of comparable quality and function to the damaged or destroyed "Covered Property"; and
- (b) Employ "Green" methods or processes of construction, disposal or recycling in the course of the repair and replacement of the damaged or destroyed "Covered Property", in accordance with the documented standards of a "Green Authority".

(4) The most we will pay for coverage provided under this coverage extension for any "One Breakdown" is the least of:

- (a) The sum of:
 - (i) 5% of the amount we would otherwise pay for loss covered under A. Coverage, 1. Property Damage, prior to the application of any applicable deductible, for loss or expense covered under (1) above; plus
 - (ii) 5% of the amount we would otherwise pay for loss covered under the applicable Business Income Coverage or Extra Expense Coverage, prior to the application of any applicable deductible, for "Business Income" or "Extra Expense" covered under (3) above; or
- (b) \$25,000.

This limit is part of, not in addition to, the "Total Limit Per Breakdown" in the Declarations.

B. CONDITIONS

The following provision is added to section E. Conditions, 1. Loss Conditions, 1. Valuation:

Except as specifically provided under the Green Alternatives - Increased Costs Coverage the cost to repair, rebuild or replace "Covered Property" does not include any increased cost incurred to re-attain a pre-loss level of "Green" certification from a "Green Authority".

C. DEFINITIONS

1. The following are added to paragraph F. Definitions:

- a. "Green" means products, materials, methods and processes that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize the environmental impact.
- b. "Green Authority" means a recognized authority on "Green" building or "Green" products, materials or processes.

2. The following is added to the definition of "Period of Restoration":
"Period of Restoration" does not include any increased period required to re-attain a pre-loss level of "Green" certification from a "Green Authority".

POLICY NUMBER: BAJ-BM21-3C042148-TIL-12

BOILER AND MACHINERY
GENERAL PURPOSE ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPOILAGE DAMAGE SPECIFIC LIMITS

=====

Location -----	Limit -----
104 and 16 Hamilton Park Drive, Tallahassee, FL 32303	\$7,000,000
All other Covered Premises	\$25,000

2012 The Travelers Indemnity Company. All rights reserved.

ENERGYMAX 21

EQUIPMENT BREAKDOWN PROTECTION

TABLE OF CONTENTS

A. Coverage	1
1. Property Damage	1
2. Coverage Extensions	1
a. Business Income.....	1
b. Extra Expense	1
c. Spoilage Damage	1
d. Utility Interruption	2
e. Brands & Labels.....	2
f. Contingent Time Element.....	2
g. Data or Media Coverage	3
h. Error in Description	3
i. Expediting Expense	3
j. Newly Acquired.....	3
k. Ordinance or Law Coverage.....	4
B. Exclusions	5
1. Ordinance or Law	5
2. Earth Movement.....	5
3. Water (Flood, etc.)	5
4. Nuclear Hazard	5
5. War or Military Action	5
6. Explosion	5
7. Fire or Combustion Explosion.....	6
8. Chemical Recovery Boiler Furnace Explosion.....	6
9. Testing.....	6
10. Water or Other Means to Extinguish a Fire	6
11. "Data"/"Media" Costs.....	6
12. Depletion, Deterioration, Corrosion, Erosion, Wear and Tear	6
13. Hail or Windstorm.....	6
14. Other Perils (if not covered elsewhere).....	6
15. Delay in, or Interruption of, any Business.....	6
16. Business Income, Extra Expense, Utility Interruption exclusion	6
17. Lack or Excess of Power, Light, Heat, Steam or Refrigeration	6
18. Utility Interruption exclusion.....	6
19. Other indirect result.....	7
20. Neglect to Save and Preserve	7
C. Limits of Insurance	7
1. "One Breakdown"	7
2. More than one Insured	7
3. Multiple coverages	7
4. Direct Damage sublimits.....	7
a. Ammonia Contamination	7
b. Hazardous Substance	7
c. Water Damage.....	7

D. Deductible	7
1. Application of Deductibles	7
2. Determination of Deductibles.....	8
a. Dollar Deductible.....	8
b. Multiple per Unit Deductible.....	8
c. Time Deductible	8
d. Multiple of Daily Value Deductible	8
e. Percentage of Loss Deductible.....	8
f. Minimum or Maximum Deductible	8
E. Conditions	8
1. Loss Conditions.....	8
a. Abandonment	8
b. Appraisal.....	9
c. Defense	9
d. Duties in the Event of Loss or Damage.....	9
e. Insurance Under Two or More Coverages	10
f. Legal Action Against Us	10
g. Other Insurance	10
h. Privilege to Adjust with Owner	10
i. Reducing Your Loss.....	10
j. Transfer of Rights of Recovery Against Others to Us.....	10
k. Loss Payment	11
l. Valuation.....	11
m. Business Income Report of Values.....	12
n. Business Income Coinsurance	12
o. Conditional Suspension of Coinsurance	13
2. General Conditions.....	13
a. Bankruptcy.....	13
b. Cancellation	13
c. Concealment, Misrepresentation or Fraud	13
d. Currency	13
e. Liberalization.....	13
f. No Benefit to Bailee	13
g. Policy Period, Coverage Territory.....	13
h. Values and Premium Adjustments.....	14
i. Suspension	14
3. Joint Disputed Loss Agreement	14
F. Definitions	15
1. Breakdown	15
2. Business Income.....	16
3. Business Income Actual Annual Value.....	16
4. Business Income Estimated Annual Value.....	16
5. Computer Equipment	16
6. Covered Cause of Loss	16
7. Covered Equipment.....	16
8. Covered Property	17

9. Data.....	17
10. Diagnostic Equipment	17
11. Extra Expense.....	17
13. Hazardous Substance	17
13. Media.....	17
14. One Breakdown	17
15. Ordinary Payroll	17
16. Period of Restoration.....	17
17. Production Machines.....	17
18. Stock.....	18
19. Total Limit per Breakdown	18

EnergyMax 21

EQUIPMENT BREAKDOWN PROTECTION

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

Throughout this Policy the words "you" and "your" refer to the Named Insured shown in the Declarations or as endorsed hereunder. The words "we", "us" and "our" refer to the Company providing this insurance.

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

A. Coverage

1. Property Damage

We will pay for direct damage caused by a "Covered Cause of Loss" to "Covered Property" located at the Covered Premises described in the Declarations.

"Covered Cause of Loss" is a "Breakdown" to "Covered Equipment".

2. Coverage Extensions

You may extend coverages provided under Paragraph A.1. above. Coverage is provided if either a limit, the word INCLUDED, or other coverage indicator is shown for that coverage in the Declarations. No coverage is provided unless a limit, the word INCLUDED or other coverage indicator is shown.

These coverages apply only to that portion of the loss or damage that is a direct result of a "Covered Cause of Loss" that is not excluded elsewhere in this policy. The "Breakdown" must occur during the policy period, but expiration of the policy does not limit our liability under these Coverage Extensions.

a. Business Income

We will pay:

- (1) Your actual loss of "Business Income" from a total or partial interruption of business during the "Period of Restoration"; and
- (2) The "Extra Expense" you necessarily incur to reduce or avert the amount of loss under this Coverage Extension. We will pay for such expenses to the

extent that they do not exceed the amount of loss that otherwise would have been payable under this Coverage Extension.

- (3) The "Covered Equipment" must either be "Covered Property" or be property of others that is:
 - (a) Located on or within 500 feet of a Covered Premises insured under this Policy; and
 - (b) Used to supply air conditioning, communication services, electric power, gas, heating, refrigeration, steam, water or waste treatment to the described premises.

b. Extra Expense

- (1) We will pay the reasonable "Extra Expense" you necessarily incur to operate your business during the "Period of Restoration".
- (2) We will consider the experience of your business before the "Breakdown" and the probable experience you would have had without the "Breakdown" in determining the amount of your payment.
- (3) The "Covered Equipment" must either be "Covered Property" or be property of others that is:
 - (a) Located on or within 500 feet of a Covered Premises insured under this Policy; and
 - (b) Used to supply air conditioning, communication services, electric power, gas, heating, refrigeration, steam, water or waste treatment to the described premises.

c. Spoilage Damage

- (1) We will pay for spoilage damage to raw materials, property in process or finished products, provided all of the following conditions are met:
 - (a) The raw material, property in process or finished products must be

BOILER AND MACHINERY

in storage or in the course of being manufactured; and

- (b) You must own or be legally liable under written contract for the raw materials, property in process or finished products; and
 - (c) The spoilage damage must be due to the lack or excess of power, light, heat, steam or refrigeration.
- (2) We will also pay any necessary expenses you incur to reduce or avert the amount of loss under this Coverage Extension. We will pay such expenses to the extent that they do not exceed the amount of loss that otherwise would have been payable under this Coverage Extension.
- (3) The "Covered Equipment" must either be "Covered Property" or be property of others that is:
- (a) Located on or within 500 feet of a Covered Premises insured under this Policy; and
 - (b) Used to supply air conditioning, communication services, electric power, gas, heating, refrigeration, steam, water or waste treatment to the described premises.

d. Utility Interruption

If you purchase Utility Interruption coverage and have selected coverage for Business Income, Extra Expense and/or Spoilage Damage, the selected coverage(s) are extended to include loss resulting from the interruption of utility services provided all of the following conditions are met:

- (1) The interruption is the direct result of a "Breakdown" to "Covered Equipment" owned, operated or controlled by the local private or public utility or distributor that directly generates, transmits, distributes or provides utility services which you receive; and
- (2) The "Covered Equipment" is located more than 500 feet from the affected Covered Premises insured under this Policy; and

- (3) The "Covered Equipment" is used to supply air conditioning, communication services, electric power, gas, heating, refrigeration, steam, water or waste treatment to your premises; and
- (4) The interruption of utility service to your Covered Premises lasts at least the consecutive period of time shown in the Declarations. Once this waiting period is met, coverage will commence at the initial time of the interruption and will then be subject to all applicable deductibles.

e. Brands & Labels

- (1) If branded or labeled merchandise that is "Covered Property" is damaged by a "Breakdown", we may take all or any part of the property at an agreed or appraised value. If we take such property, you may:
 - (a) Stamp the word SALVAGE on the merchandise or its containers if the stamp will not physically damage the merchandise; or
 - (b) Remove the brands or labels if doing so will not physically damage the merchandise. You must re-label the merchandise or its containers to comply with any law.
- (2) We will pay the reasonable cost you incur to perform the activity described in Paragraphs (1)(a) and (1)(b), but the total we will pay for these costs and the value of the damaged property will not exceed the applicable Limit of Insurance on such property.

f. Contingent Time Element

- (1) If you purchase Contingent Time Element coverage and have selected coverage for Business Income and/or Extra Expense, the selected coverage(s) are extended to cover your loss resulting from a "Breakdown" to "Covered Equipment" at a location shown in the Declarations, that is not owned or operated by you and which:
 - (a) Wholly or partially prevents the delivery of services or materials shown in the Declarations, to you

or from you to others for your account; or

(b) Results in the loss of sales at your Covered Premises shown in the Declarations.

(2) You shall use your influence to induce the contributing or recipient location to make use of any other machinery, equipment, supplies or locations available in order to resume operations and delivery of services or materials to you, or the acceptance of products or services from you. You shall cooperate with the contributing or recipient locations to this effect in every way, but not financially unless authorized by us.

g. "Data" Or "Media" Coverage

If:

- (1) you purchase "Data" or "Media" Coverage; and
- (2) you have selected coverage for Business Income and/or Extra Expense; and
- (3) "Media" is damaged or "Data" is lost or corrupted as a direct result of a "Breakdown" to "Covered Equipment",

we will also pay your actual loss of "Business Income" and/or your "Extra Expenses" during the time necessary to:

- (1) Research, recreate, replace or restore the damaged "Media" or lost or corrupted "Data"; and
- (2) Reprogram instructions used in any covered "Computer Equipment".

There shall be no coverage for any "Data" or "Media" that cannot be replaced, recreated, or restored.

The most we will pay under this Coverage Extension for "Business Income" and/or your "Extra Expense" incurred is the Limit of Insurance indicated for "Data" or "Media" coverage in the Declarations.

h. Error in Description

We will pay your loss covered by this Policy if such loss is otherwise not payable solely because of any unintentional

error or omission in the description of a location as insured under this Policy.

You agree to give us prompt notice of any correction or addition to the description of a location insured under this Policy.

i. Expediting Expense

With respect to direct damage to "Covered Property" we will pay for the reasonable extra cost you necessarily incur to:

- (1) Make temporary repairs; and/or
- (2) Expedite the permanent repairs or replacement of the damaged property.

j. Newly Acquired Locations

We will automatically provide coverage at newly acquired locations you have purchased or leased. This coverage begins at the time you acquire the property and continues for a period not exceeding the number of days indicated in the Declarations for Newly Acquired Locations, under the following conditions:

- (1) You must promptly inform us in writing of the newly acquired locations; and
- (2) You agree to pay an additional premium as determined by us; and
- (3) The coverage for these locations will be subject to the same terms, conditions, exclusions and limitations as other insured Covered Premises until endorsed onto the Policy; and
- (4) If the coverages and deductibles vary for existing premises, then the coverages for the newly acquired locations will be the broadest coverage, highest limits and highest deductibles applicable to the existing Covered Premises.
- (5) The coverage under this Coverage Extension will end when any of the following first occurs:
 - (a) This Policy expires; or
 - (b) The number of days specified in the Declarations for this coverage expires after the location is acquired; or
 - (c) The acquisition is reported to us in writing; or

BOILER AND MACHINERY

(d) The location is specifically insured by this Policy.

k. Ordinance or Law Coverage (including Demolition and Increased Cost of Construction)

The following applies despite the Ordinance or Law Exclusion and provided these increases in loss are necessitated by the enforcement of any ordinance, law, rule, regulation or ruling that is in force at the time of the "Breakdown", which regulate the demolition, construction, repair or use of the building or structure. With respect to the building or structure that was damaged as a result of a "Breakdown",

(1) We will pay for:

(a) The loss in value of the undamaged portion of the building or structure as a consequence of enforcement of an ordinance, law, rule, regulation or ruling that requires the demolition of undamaged parts of the same building or structure;

(b) Your actual cost to demolish and clear the site of the undamaged parts of the same building or structure as a consequence of enforcement of an ordinance, law, rule, regulation or ruling that requires the demolition of such undamaged property; and

(c) The increased cost actually and necessarily expended to:

(i) Repair or reconstruct the undamaged or destroyed portions of the building or structure; and

(ii) Reconstruct or remodel the undamaged portion of that building or structure with buildings or structures of like materials, height, floor area, and style for like occupancy, whether or not demolition is required on:

i The same Covered Premises or at another location, if you so elect. However, if you rebuild at another location, the

most we will pay is the increased cost of construction that we would have paid to rebuild at the same Covered Premises; or

ii Another location if the relocation is required by the ordinance, law, rule, regulation or ruling. The most we will pay is the increased cost of construction at the new location.

(d) If you have selected Business Income coverage and/or Extra Expense coverage, we will pay under this Coverage Extension the additional loss of "Business Income" and/or your "Extra Expense" that you actually incur as a direct consequence of enforcement of an ordinance, law, rule, regulation or ruling.

(2) We will not pay for:

(a) Demolition or site clearing until the undamaged portions of the buildings or structures are actually demolished;

(b) Increase in loss until the damage or destroyed buildings or structure are actually rebuilt or replaced and approved by the regulating government agency;

(c) Loss due to any ordinance, law, rule, regulation or ruling that:

(i) You were required to comply with before the loss, even if the building was undamaged; and

(ii) You failed to comply with;

(d) Increase in loss, excess of the amount required to meet the minimum requirement of an ordinance, law, rule, regulation or ruling enforcement at the time of the "Breakdown"; or

(e) Increase in loss resulting from a substance declared to be haz-

ardous to health or environment by any government agency.

(3) If:

- (a) The building or structure is damaged by a "Breakdown" that is covered by this Policy; and
- (b) There is other physical damage that is not covered by this Policy; and
- (c) The building damage in its entirety results in enforcement of ordinance, law, rule, regulation or ruling;

then we will not pay the full amount of the loss under this coverage. Instead, we will pay only that proportion of such loss; meaning the proportion that the covered "Breakdown" loss bears to the total physical damage.

But if the building or structure sustains direct physical damage that is not covered under this Policy and such damage is the subject of the ordinance, law, rule, regulation or ruling, then there is no Ordinance or Law coverage under this Policy even if the building has also sustained damage by a covered "Breakdown".

- (4) If you have selected coverage for Business Income and/or Extra Expense, then the "Period of Restoration" is extended to include the additional period of time required for demolition, removal, repair, remodeling or reconstruction.

B. Exclusions

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

The exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

1. Ordinance or Law

Increase in loss from the enforcement of any ordinance, law, rule, regulation or ruling which restricts or regulates the repair, replacement, alteration, use, operation, construction, installation, clean-up or disposal of "Covered

Property", except as provided under Coverage Extension 2.k.

However the words 'use' and 'operation' shall be eliminated as respects a covered "Breakdown" to electrical supply and emergency generating equipment located on any Covered Premises identified in the Declarations, when continued operation is contingent on the presence of such electrical supply and emergency generating equipment as mandated by any government agency.

2. Earth Movement

Earth movement including, but not limited to, earthquake, landslide, land subsidence, mine subsidence, sinkhole collapse or volcanic action.

3. Water

- a. Flood, surface water, waves, tides, tidal waves, tsunami, overflow of any body of water, or their spray, all whether driven by wind or not; or
- b. Mudflow or mudslides; or
- c. Water damage caused by backup of sewers, drains, or drainage piping; or
- d. Water damage caused by the discharge or leakage of a sprinkler system, sewer piping or domestic water piping.

4. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

5. War or Military Action

- a. War, including undeclared or civil war;
- b. 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
- c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

6. An explosion

However we will pay for direct loss or damage caused by an explosion of "Covered Equipment" of a kind specified in a. through f. below, and which is not otherwise excluded under this Section B. or elsewhere in this Policy:

BOILER AND MACHINERY

- a. Steam boiler; or
 - b. Electric steam generator; or
 - c. Steam piping; or
 - d. Steam turbine; or
 - e. Steam engine; or
 - f. Gas turbine or any other moving or rotating machinery, when such explosion is caused by centrifugal force or mechanical breakdown.
7. **Fire or combustion explosion including those that:**
- a. Result in a "Breakdown"; or
 - b. Occur at the same time as a "Breakdown"; or
 - c. Ensur from a "Breakdown".
8. **Explosion** within the furnace of a chemical recovery type boiler or within the gas passages from the furnace to the atmosphere.
9. Damage to "Covered Equipment" undergoing a **pressure or electrical test**.
10. **Water or other means used to extinguish a fire**, even when the attempt is unsuccessful.
11. **Costs to research, reconstruct or restore damaged "Data" or "Media"** except as provided under Coverage Extension 2.g.
12. **Depletion, deterioration, corrosion, erosion, wear and tear, rust, fungus, decay, wet or dry rot, or mold**. However, if a "Breakdown" ensues, we will pay the ensuing loss or damage not otherwise excluded.
13. A "Breakdown" that is caused directly or indirectly by **Hail or Windstorm**.
14. A "Breakdown" that is the direct or indirect result of the following causes of loss, if such cause of loss is covered by another policy of insurance or self-insurance risk retention plan in force at the time of the loss, regardless of deductible. Also excluded are all resulting direct and indirect loss.
- a. Aircraft; or
 - b. Civil commotion; or
 - c. Collapse; or
 - d. Freezing caused by cold weather; or
 - e. Impact of aircraft, missile or vehicle; or
 - f. Lightning; or
 - g. Molten material; or
 - h. Objects falling from aircraft or missiles; or
 - i. Riot; or
 - j. Smoke; or
 - k. Vandalism; or
 - l. Vehicles; or
 - m. Weight of snow, ice, sleet.
15. **A delay in, or an interruption of**, any business, manufacturing or processing activity except as provided in Business Income coverage, Extra Expense coverage and/or Utility Interruption Coverage.
16. **With respect to Business Income coverage, Extra Expense coverage, Utility Interruption coverage**, the following additional exclusions shall apply:
- a. The business that would not or could not have been carried on if the "Breakdown" had not occurred; or
 - b. Your failure to use due diligence and dispatch to operate your business as nearly normal as practicable at the Covered Premises shown in the Declarations; or
 - c. The suspension, lapse or cancellation of a contract following a "Breakdown" extending beyond the time business could have resumed if the contract had not lapsed, been suspended or canceled.
17. **Lack or excess of power, light, heat, steam or refrigeration** except as provided by Business Income coverage, Extra Expense coverage, Utility Interruption coverage and/or Spoilage Damage coverage.
18. **With respect to Utility Interruption coverage**, any loss resulting from the following causes of loss whether or not coverage for that cause of loss is provided by another policy or self-insurance risk retention plan you have. Also excluded are all resulting direct or indirect loss.
- a. Aircraft; or
 - b. Civil commotion; or
 - c. Collapse; or
 - d. Freezing caused by cold weather; or
 - e. Impact of aircraft, missile or vehicle; or
 - f. Lightning; or
 - g. Molten material; or

- h. Objects falling from aircraft or missiles; or
- i. Riot; or
- j. Smoke; or
- k. Vandalism; or
- l. Vehicles; or
- m. Weight of snow, ice, sleet; or
- n. Acts of Sabotage; or
- o. Deliberate act(s) of load shedding by the supplying or distributing utility.

- 19. **Any other indirect result** of a "Breakdown" to "Covered Equipment" except as provided under Business Income coverage, Extra Expense coverage, Spoilage Damage coverage, Utility Interruption coverage.
- 20. **Neglect** by you to use all reasonable means to save and preserve "Covered Property" from further damage at and after the time of loss.

C. Limits of Insurance

- 1. The most we will pay for any and all coverages for loss or damage from any "One Breakdown" is the applicable Limit of Insurance shown in the Declarations.
- 2. Any payment made will not be increased if more than one insured is shown in the Declarations.
- 3. For each coverage in Paragraph A.1. and A.2. if:
 - a. INCLUDED is shown in the Declarations, the limit for such coverage is part of, not in addition to, the "Total Limit per Breakdown".
 - b. A limit is shown in the Declarations, we will not pay more than the Limit of Insurance for each such coverage.
- 4. The most we will pay for direct damage to "Covered Property" for each of the following is the amount indicated in the Declarations under Coverage Limitations. The limits are part of, not in addition to, the Limit of Insurance for Property Damage.

a. Ammonia Contamination

If "Covered Property" is contaminated by ammonia as a direct result of a "Breakdown" to "Covered Equipment", we will pay for this kind of damage, including salvage expense.

b. Hazardous Substance

The following applies despite the operation of the Ordinance or Law Exclusion:

If "Covered Property" is damaged, contaminated or polluted by a "Hazardous Substance" as a direct result of a "Breakdown" to "Covered Equipment", we will pay for any additional expenses incurred by you for clean-up, repair, replacement or disposal of that property.

As used here, additional expenses means the additional cost incurred over and above the amount that we would have paid had no "Hazardous Substance" been involved with the loss.

Ammonia is not considered to be a "Hazardous Substance" as respects this limitation.

If you have selected Business Income coverage and/or Extra Expense coverage, we will also pay under this Coverage Extension for any loss of "Business Income" or "Extra Expense" caused by such contamination.

The maximum we shall pay for damage to "Covered Property", "Business Income" and/or "Extra Expense" under this coverage extension shall be the limit indicated on the Declaration under Hazardous Substance.

c. Water Damage

If "Covered Property" is damaged by water as a direct result of a "Breakdown" to "Covered Equipment", we will pay for this kind of damage, including salvage expense.

D. Deductibles

1. Application of Deductibles

We will not pay for loss or damage resulting from any "One Breakdown" until the amount of covered loss or damage exceeds the deductible shown in the Declarations for each applicable coverage. We will then pay the amount of covered loss or damage in excess of the deductible, up to the applicable Limit of Insurance.

Deductibles apply separately for each applicable coverage except if:

BOILER AND MACHINERY

- a. A deductible is shown as Combined for any of the coverages in the Declarations, then we will first subtract the combined deductible amount from the aggregate amount of any loss to which the combined deductible applies; or
- b. More than one "Covered Equipment" is involved in "One Breakdown", then only one deductible, the highest, shall apply for each of the applicable coverages.

2. Determination of Deductibles

a. Dollar Deductible

If a dollar deductible is shown in the Declarations, we will first subtract the deductible amount from any loss we would otherwise pay.

b. Multiple per Unit Deductible

If a multiple of units is shown in the Declarations, the deductible will be calculated as the sum of the multiplier times the number of units specified. (For example: if the deductible is specified as \$25/hp for air conditioning units, and a covered 500 hp air conditioning unit suffered a "Breakdown", the deductible will be \$25 times 500 hp which equals \$12,500.)

c. Time Deductible

If a time deductible is shown in the Declarations, we will not be liable for any loss under that coverage that occurs during that specified time period immediately following a "Breakdown". If a time deductible is shown in days, each day shall mean twenty-four consecutive hours.

d. Multiple of Daily Value Deductible

If a multiple of daily value is shown in the Declarations, this deductible will be calculated as follows:

- (1) For the entire Covered Premises where the loss occurred, determine the total amount of "Business Income" that would have been earned during the "Period of Restoration" had no "Breakdown" taken place.
- (2) Divide the result in Paragraph (1) by the number of days the business would have been open during the "Period of Restoration". The result is the daily value.

- (3) Multiply the daily value in Paragraph (2) by the number of daily value multiples shown in the Declarations. We will first subtract this deductible amount from any loss we would otherwise pay. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable Limit of Insurance.

e. Percentage of Loss Deductible

If a deductible is expressed as a percentage of loss in the Declarations, we will not be liable for the indicated percentage of the gross amount of loss or damage (prior to the applicable deductible or coinsurance) insured under the applicable coverage.

f. Minimum Or Maximum Deductible

(1) If:

- (a) A minimum dollar amount deductible is shown in the Declarations; and
- (b) The dollar amount of the Multiple per Unit, Multiple of Daily Value or the Percentage of Loss Deductible is less than the Minimum Deductible;

then the Minimum Deductible amount shown in the Declarations will be the applicable deductible.

(2) If:

- (a) A maximum dollar amount deductible is shown in the Declarations; and
- (b) The dollar amount of the Multiple per Unit, Multiple of Daily Value or the Percentage of Loss Deductible is greater than the Maximum Deductible;

then the Maximum Deductible amount shown in the Declarations will be the applicable deductible.

E. Conditions

The following conditions apply in addition to the Common Policy Conditions:

1. Loss Conditions

a. Abandonment

There can be no abandonment of any property to us.

b. Appraisal

If you and we disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that a judge of a court having jurisdiction make the selection. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- (1) Pay its chosen appraiser; and
- (2) Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

c. Defense

(1) If there is damage to property of another in your care, custody or control and for which you are legally liable, that was directly caused by a "Breakdown" to "Covered Equipment", we will have the right and duty to defend you against any suit alleging liability for that property. However, we have no duty to defend you against any suit alleging liability for damage to property not covered by this Policy.

(2) If a claim or suit is brought against you alleging that you are liable for damage to property of another that was caused by a "Breakdown" to "Covered Equipment", we will either:

- (a) settle the claim or suit; or
- (b) defend you against the suit but keep for ourselves the right to settle it at any point.

d. Duties in the Event of Loss or Damage

(1) You must see that the following are done in the event of loss or damage to "Covered Property":

- (a) Give us a prompt notice of the loss or damage. Include a description of the property involved; and

(b) As soon as possible, give us a description of how, when and where the loss or damage occurred; and

(c) Allow us a reasonable time and opportunity to examine the property and Covered Premises before repairs are undertaken or physical evidence of the "Breakdown" is removed. But you must take whatever measures are necessary to protect the property and Covered Premises from further damage; and

(d) Preserve all repaired or replaced "Covered Property" for our inspection, unless we authorize otherwise; and

(e) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records; and

(f) Permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records; and

(g) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms; and

(h) Cooperate with us in the investigation or settlement of the claim; and

(i) Promptly send us any legal papers or notices received concerning the loss or damage; and

(j) Make no statement that will assume any obligation or admit any liability, for any loss or damage for which we may be liable, without our consent.

(2) We may examine any Insured under oath, while not in the presence of any other Insured and at such times as may be reasonably required, about

BOILER AND MACHINERY

any matter relating to this insurance or the claim, including an Insured's books and records. In the event of an examination, an Insured's answers must be signed.

e. Insurance Under Two or More Coverages

If two or more of this Policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

f. Legal Action Against Us

No one may bring a legal action against us under this Policy unless:

- (1) There has been full compliance with all the terms of this Policy; and
- (2) The action is brought within 2 years after the date of the "Breakdown"; or
- (3) We agree in writing that you have an obligation to pay for damage to "Covered Property" of others or until the amount of that obligation has been determined by final judgment or arbitration award. No one has the right under this Policy to bring us into any action to determine your liability.

g. Other Insurance

- (1) You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Policy. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable limit of Insurance under this Policy bears to the Limits of Insurance of all insurance covering on the same basis.
- (2) If there is other insurance covering the same loss or damage, other than that described in Paragraph (1), we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

h. Privilege to Adjust with Owner

In the event of loss or damage involving property of others in your care, custody or control, we have the right to settle the

loss or damage with the owner of the property. A receipt for payment from the owner of that property will satisfy any claim of yours against us.

i. Reducing Your Loss

As soon as possible after a "Breakdown" you must:

- (1) Resume business, partially or completely; and
- (2) Make up for lost business within a reasonable period of time. This reasonable period does not necessarily end when operations are resumed; and
- (3) Make use of every reasonable means to reduce or avert loss including:
 - (a) Working extra time or overtime at the Covered Premises or at another location you own or acquire to carry on the same operations; or
 - (b) Utilizing the property and/or services of other concerns; or
 - (c) Using merchandise or other property, such as surplus machinery, duplicate parts, equipment, supplies and surplus or reserve stock you own, control or can obtain; or
 - (d) Salvaging the damaged "Covered Property".

j. Transfer of Rights of Recovery Against Others to Us

If any person or organization to or for whom we make payment under this Policy has rights to recover damages from another, those rights are transferred to us to the extent of our payment.

That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

- (1) Prior to a loss to your "Covered Property" or covered income; or
- (2) After a loss to your "Covered Property" or covered income only if, at time of loss, that party is one of the following:

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

This will not restrict your insurance.

k. Loss Payment

- (1) In the event of loss or damage covered by this Policy, at our option, we will either:
 - (a) Pay the value of lost or damaged property; or
 - (b) Pay the cost of repairing or replacing the lost or damaged property; or
 - (c) Take all or any part of the property at an agreed or appraised value; or
 - (d) Repair, rebuild or replace the property with other property of like kind and quality.
- (2) We will give notice of our intentions within 30 days after we receive the proof of loss.
- (3) We will not pay more than your financial interest in the "Covered Property".
- (4) We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss, if:
 - (a) You have complied with all of the terms of the Policy; and
 - (b) We have reached agreement with you on the amount of loss or an appraisal award has been made and we have not denied the claim.

l. Valuation

- (1) We will pay the amount you spend to repair or replace "Covered Property" directly damaged by a "Breakdown" to "Covered Equipment". Our payment will be the smallest of:
 - (a) The cost to repair the damaged property; or
 - (b) The cost to replace the damaged property; or

- (c) The amount you actually spend that is necessary to repair or replace the damaged property.

But we will not pay for such damaged property that is obsolete or useless to you.

- (2) If the cost of repairing or replacing a part of "Covered Equipment" is greater than:
 - (a) The cost of repairing the entire "Covered Equipment"; or
 - (b) The cost of replacing the entire "Covered Equipment";
 we will pay only the smallest amount.
- (3) If "Covered Equipment" cannot be repaired or the cost to repair is more than the cost to replace, and the damage to the "Covered Equipment" equals or exceeds 100% of the actual cash value of the "Covered Equipment", you may choose to apply the following provision.

New Generation Coverage – If you want to replace damaged "Covered Equipment" with a newer generation "Covered Equipment" of the same capacity, we will pay up to 25% more than "Covered Equipment" of like kind, quality and capacity would have cost at the time of the "Breakdown".

- (4) Except for New Generation Coverage, you must pay the extra cost of replacing damaged property with property of a better kind or quality or of a larger capacity.
- (5) If:
 - (a) Any damaged "Covered Property", that is intended for your use, is protected by an **extended warranty, or maintenance or service contract**; and
 - (b) That warranty or contract becomes void or unusable due to a "Breakdown";

we will reimburse you for the prorated amount of the unused costs of non-refundable, non-transferable warranties or contracts.

BOILER AND MACHINERY

- (6) Unless we agree otherwise in writing, if you do not repair or replace the damaged property within 24 months following the date of the "Breakdown", then we will pay only the smaller of the:
- (a) Cost it would have taken to repair or replace; or
 - (b) Actual cash value at the time of the "Breakdown".
- (7) If all of the following conditions are met, **property held by you for sale** will be valued at the selling price as if no loss or damage had occurred, less any discounts you offered and expenses you otherwise would have had if:
- (a) The property was manufactured by you; and
 - (b) The selling price of the property is more than the replacement cost of the property; and
 - (c) You are unable to replace the property before its anticipated sale.
- (8) We will pay for loss to damaged **"Data"** or **"Media"** as follows:
- (a) Replacement cost for "Data" or "Media" that are mass produced and commercially available; and
 - (b) For all other "Data" or "Media", at the cost of:
 - (i) Blank material for reproducing the records and
 - (ii) Labor to transcribe or copy the records when there is a duplicate.
- (9) We will determine the value of "Covered Property" under **Spoilage Damage** Coverage as follows:
- (a) For raw materials, the replacement cost;
 - (b) For goods in process, the replacement cost of the raw materials, the labor extended and the proper proportion of overhead charges; and
 - (c) For finished goods, the selling price, as if no loss or damage had occurred, less any discounts you offered and expenses you otherwise would have had.
- (10) Any **salvage value** of property obtained for temporary repairs or use following a "Breakdown" which remains after repairs are completed will be taken into consideration in the adjustment of any loss.
- (11) **Pair, Sets or Parts**
- (a) Pair or Set. In case of loss caused by a "Covered Cause of Loss" to any part of a pair or set we may:
 - (i) Repair or replace any part to restore the pair or set to its value before the "Breakdown"; or
 - (ii) Pay the difference between the value of the pair or set before and after the "Breakdown".
 - (b) Parts. In case of loss caused by a "Covered Cause of Loss" to any part of "Covered Property" consisting of several parts when complete, we will only pay for the value of the lost or damaged part.
- m. **Business Income Report of Values**
- You must report to us each year the "business income estimated annual value" for all Covered Premises to which the Coverage Extension – Business Income applies.
- n. **Business Income Coinsurance**
- We will not pay the full amount of any "business income" loss if the "business income actual annual value" is greater than the "business income estimated annual value" shown in your latest report. Instead, we will determine the most we will pay using the following steps:
- (1) Divide the "business income estimated annual value" last reported to us by the "business income actual annual value" at the time of the "Breakdown";
 - (2) Multiply the total amount of the covered loss of "business income" by the

figure determined in paragraph (1) above;

- (3) Subtract the applicable Deductible from the amount determined in paragraph (2) above;

The resulting amount, or the Business Income Limit, whichever is less, is the most we will pay. We will not pay for the remainder of the loss.

This provision applies separately to each Covered Premises.

o. Conditional Suspension of Coinsurance

The Business Income Coinsurance provision is suspended if we have received from you, prior to the "Breakdown", a Business Income Report of Values as follows:

- (1) The report must provide a "business income estimated annual value" for the Covered Premises affected by the "Breakdown"; and
- (2) The "business income estimated annual value" must apply to an annual period ending no more than 90 days prior to the date of the "Breakdown".

2. General Conditions

a. Bankruptcy

The bankruptcy or insolvency of you or your estate will not relieve us of an obligation under this Policy.

b. Cancellation

As respects this Policy, part 2 of the "Cancellation" Condition of the Common Policy Condition is replaced by the following:

We may cancel this Policy by mailing or delivering to the 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) The number of days indicated in the Declarations for Notice of Cancellation before the effective date of cancellation for any reason.

c. Concealment, Misrepresentation or Fraud

This Policy is void in any case of fraud, intentional concealment or misrepresentation of a material fact by you or any other Insured, at any time, concerning:

- (1) This Policy; or
- (2) The "Covered Property"; or
- (3) Your interest in the "Covered Property"; or
- (4) A claim under this Policy.

d. Currency

All amounts used herein are expressed in United States currency and any loss sustained under this policy shall be paid in United States currency.

If, in the event of loss or damage, the amount of such loss or damage is computed in the foreign currency, the amount of such loss or damage will then be converted into United States currency at the rate of exchange as specified in the Wall Street Journal as of the date the "Breakdown" occurred.

e. Liberalization

If we adopt any standard form revision for general use that would broaden coverage under this Policy without additional premium, the broadened coverage will immediately apply to this Policy if the revision is effective within 45 days prior to or during the policy period.

f. No Benefit to Bailee

No person or organization, other than you, having custody of "Covered Property" will benefit from this insurance.

g. Policy Period, Coverage Territory

Under this Policy:

- (1) We cover loss or damage commencing;
- (a) During the policy period shown in the Declarations; and
- (b) Within the coverage territory.
- (2) The coverage territory is:
- (a) The United States of America (including its territories and possessions);

BOILER AND MACHINERY

- (b) Puerto Rico; and
- (c) Canada

h. Values and Premium Adjustments

You shall report to us 100% of the total insurable values at each Covered Premises every year as of the anniversary date. The values shall be reported separately for each of the coverages provided. Premium for each anniversary will be calculated for the ensuing period on the basis of rates in effect at the anniversary date and for all values at risk.

You agree to keep the applicable records for each policy year of the Policy Period available for inspection by our representatives at all times during business hours, and for a period of twelve months after the end of the Policy year or after cancellation of this Policy.

i. Suspension

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

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

Once suspended in this way, your insurance can be reinstated only by an endorsement for that "Covered Equipment".

If we suspend your insurance, you will get a pro rata refund of premium for that "Covered Equipment". But the suspension will be effective even if we have not yet made or offered a refund.

3. Joint or Disputed Loss Agreement

- a. This condition is intended to facilitate payment of insurance proceeds when:
 - (1) Both a commercial property policy and this Policy are in effect; and
 - (2) Damage occurs to "Covered Property" that is insured by the commercial property policy(ies) and this Policy; and

- (3) There is disagreement between the insurers as to whether there is coverage or as to the amount of the loss to be paid, if any, by each insurer under its own policies.

- b. This condition does not apply if:

- (1) Both the commercial property insurer(s) and we do not admit to any liability; and
- (2) Neither the commercial property insurer(s) nor we contend that coverage applies under the other insurer's policy.

- c. The provisions of this condition apply only if all of the following requirements are met:

- (1) The commercial property policy(ies) carried by the Named Insured, insuring the "Covered Property", contains a similar provision at the time of the loss or damage, with substantially the same requirements, procedures and conditions as contained in this condition; and

- (2) The damage to the "Covered Property" was caused by a loss for which:

- (a) Both the commercial property insurer(s) and we admit to some liability for payment under the respective policies; or

- (b) There is disagreement between the insurers with respect to:

- i. Whether the damage to the "Covered Property" was caused by a "Covered Cause of Loss" insured under this Policy or by a covered cause of loss insured by the commercial property policy(ies); or

- ii. The extent of participation of this Policy and of such commercial property policy(ies) in a loss that is insured against, partially or wholly, by any or all of said policy(ies).

- d. If the requirements listed in Paragraph c. above are satisfied, the commercial property insurer(s) and we will make payment per the following:

- (1) We will pay, after your written request, the entire amount of loss that we have agreed is covered, if any, by this Policy and one-half (1/2) the amount of the loss that is in disagreement.
 - (2) The commercial property insurer(s) will pay, after your written request, the entire amount of loss that they have agreed as being covered, if any, by the commercial property policy(ies) and one-half (1/2) the amount of loss that is in disagreement.
 - (3) Payments by the insurers of the amounts that are in disagreement, as described in Paragraphs (1) and (2), do not alter, waive or surrender any rights of any insurer against any other with regard to the portion of the loss for which each insurer is liable.
 - (4) The amount in disagreement to be paid by us under this condition shall not exceed the amount payable under the equivalent Loss Agreement(s) of the commercial property policy(ies).
 - (5) The amount to be paid under this condition shall not exceed the amount we would have paid had no commercial property policy(ies) been in effect at the time of loss. In no event will we pay more than the applicable Limit of Insurance shown in the Declarations.
 - (6) Acceptance by you of sums paid under this condition does not alter, waive or surrender any other rights against us.
- e. Arbitration
- (1) The payments by the commercial property insurer(s) and us hereunder and acceptance of those sums by you signify the agreement between the commercial property insurer(s) and us to proceed with arbitration within 90 days of such payment.
 - (2) The arbitrators shall be three in number, one of whom shall be appointed by us and one of whom shall be appointed by the commercial property insurer(s) and the third appointed by consent of the other two arbitrators.
 - (3) The decision by the arbitrators shall be binding on the commercial property insurer(s) and us and that judgment upon such award may be entered in any court of competent jurisdiction.
 - (4) You agree to cooperate in connection with such arbitration but not to intervene therein.
- F. Definitions
1. "Breakdown"
- a. Means the following direct physical loss, that causes physical damage to "Covered Equipment" and necessitates its repair or replacement:
 - (1) Failure of pressure or vacuum equipment; or
 - (2) Mechanical failure including rupture or bursting caused by centrifugal force; or
 - (3) Electrical failure including arcing;
 unless such loss or damage is otherwise excluded within this Policy or any Endorsement forming a part of this Policy.
 - b. Does not mean or include:
 - (1) Malfunction including but not limited to adjustment, alignment, calibration, cleaning or modification; or
 - (2) Defects, erasures, errors, limitations or viruses in "Computer Equipment", "Data", "Media" and/or programs including the inability to recognize and process any date or time or provide instructions to "Covered Equipment". However, if a "Breakdown" ensues, we will pay the ensuing loss or damage not otherwise excluded; or
 - (3) Leakage at any valve, fitting, shaft seal, gland packing, joint or connection; or
 - (4) Damage to any vacuum tube, gas tube, or brush; or
 - (5) Damage to any structure or foundation supporting the "Covered Equipment" or any of its parts; or

BOILER AND MACHINERY

- (6) The functioning of any safety or protective device; or
 - (7) The cracking of any part on an internal combustion gas turbine exposed to the products of combustion.
2. **"Business Income"** means the:
- a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
 - b. Continuing normal operating expenses incurred, including "Ordinary Payroll".
3. **"Business Income Actual Annual Value"** means the "Business Income" for the current fiscal year that would have been earned had no "Breakdown" occurred.
- In calculating the "business income actual annual value", we will take into account the actual experience of your business before the "Breakdown" and the probable experience you would have had without the "Breakdown".
4. **"Business Income Estimated Annual Value"** means the "Business Income" as estimated by in the most recent Business Income Report of Values we have on file.
5. **"Computer Equipment"** means:
- a. Your programmable electronic equipment that is used to store, retrieve and process data; and
 - b. Associated peripheral equipment that provides communication including input and output functions such as printing or auxiliary functions such as data transmission.
- It does not include "Data" or "Media".
6. **"Covered Cause of Loss"** – see Page 1, Paragraph A. 1.
7. **"Covered Equipment"**
- a. Means and includes any:
 - (1) Equipment designed and built to operate under internal pressure or vacuum other than weight of contents;
For any boiler or fired vessel, the furnace of the "Covered Equipment" and the gas passages from there to the atmosphere will be considered as outside the "Covered Equipment"; or
 - (2) Electrical or mechanical equipment that is used in the generation, transmission or utilization of energy; or
 - (3) Communication equipment and "Computer Equipment"; or
 - (4) Fiber optic cable.
 - b. "Covered Equipment" does not mean or include any:
 - (1) "Media"; or
 - (2) Part of pressure or vacuum equipment that is not under internal pressure of its contents or internal vacuum; or
 - (3) Insulating or refractory material; or
 - (4) Non-metallic pressure or vacuum equipment, unless it is constructed and used in accordance with the American Society of Mechanical Engineers (A.S.M.E.) code or a Code that has been accepted by the National Board of Boiler and Pressure Vessel Inspectors; or
 - (5) Catalyst; or
 - (6) Pressure vessels and piping that are buried below ground and require the excavation of materials to inspect, remove, repair or replace; or
 - (7) Structure, foundation, cabinet or compartment supporting or containing the "Covered Equipment" or part of the "Covered Equipment" including penstock, draft tube or well casing; or
 - (8) Vehicle, aircraft, self-propelled equipment or floating vessel, including any "Covered Equipment" mounted on or used solely with any vehicle, aircraft, self-propelled equipment or floating vessel; or
 - (9) Dragline, power shovel, excavation or construction equipment including any "Covered Equipment" mounted on or used solely with any dragline, power shovel, excavation or construction equipment; or
 - (10) Elevator or escalator, but not excluding any electrical machine or apparatus mounted on or used with this equipment; or

- (11) Felt, wire, screen, mold, form, pattern, die, extrusion plate, swing hammer, grinding disc, cutting blade, non-electrical cable, chain, belt, rope, clutch plate, brake pad, non-metal part or any part or tool subject to periodic replacement; or
 - (12) Astronomical telescope, cyclotron, nuclear reactor, particle accelerator, satellites and/or spacecraft (including satellite or spacecraft contents and/or their launch sites); or
 - (13) "Diagnostic Equipment" unless shown as INCLUDED in the Declarations; or
 - (14) "Production Machines" unless shown as INCLUDED in the Declarations; or
 - (15) Equipment or any part of equipment manufactured by you for sale.
8. **"Covered Property"** means any property that:
- a. You own; or
 - b. Is in your care, custody or control and for which you are legally liable;
- while located at the Covered Premises described in the Declarations.
- "Covered Property" does not mean live animals, fish, birds or insects. It also does not mean eggs intended to become live fish, birds or insects.
9. **"Data"** means:
- a. Programmed and recorded material stored on "Media" and
 - b. Programming records used for electronic data processing, or electronically controlled equipment.
10. **"Diagnostic Equipment"** means any machine or apparatus (other than astronomical telescopes, cyclotron, nuclear reactor or particle accelerator) used solely for research, diagnosis, medical, surgical, therapeutic, dental or pathological purposes.
11. **"Extra Expense"** means the additional cost you incur to operate your business during the "Period of Restoration" over and above the cost that you normally would have incurred to operate the business during the same period had no "Breakdown" occurred.
- Any salvage value of property obtained for temporary use during the "Period of Restoration" which remains after the resumption of normal operations will be taken into consideration in the adjustment of any loss.
12. **"Hazardous Substance"** means any substance, other than ammonia, that has been declared to be hazardous to health by a government agency.
13. **"Media"** means electronic data processing or storage material such as films, tapes, discs, drums or cells.
14. **"One Breakdown"** means if an initial "Breakdown" causes other "Breakdowns", all will be considered "One Breakdown". All "Breakdowns" at any one premises that manifest themselves at the same time and are the direct result of the same cause will be considered "One Breakdown".
15. **"Ordinary Payroll"** means payroll expenses for all your employees except Officers, Executives, Department Managers, and Employees under contract.
- "Ordinary Payroll" expenses include Payroll; Employee benefits, if directly related to payroll; FICA payments; Union dues; and Worker's Compensation premiums.
16. **"Period of Restoration"** means the period of time that:
- a. Begins at the time of the "Breakdown; and
 - b. Ends the number of consecutive days indicated in the Declarations after the date when the damaged property at the Covered Premises described in the Declarations could have been repaired or replaced with reasonable speed and similar quality.
17. **"Production Machines"** means any production or process machine or apparatus that processes, forms, cuts, shapes, or grinds raw materials, materials in process or finished products, including all "Covered Equipment" that is used solely with and/or forms an integral part of the production or process or apparatus. But "Production Machines" does not include any:
- a. Pressure vessel or vacuum vessel, other than any cylinder containing a movable plunger or piston; or

BOILER AND MACHINERY

- b. Pump, compressor, fan or blower that conveys raw materials, materials in process or finished products; or
 - c. Separate enclosed gear set connected by a coupling, clutch or belt; or
 - d. Separate driving electrical or mechanical machine connected by a coupling clutch or belt.
- 18. **"Stock"** means merchandise held in storage or for sale, raw materials, property in process, or finished products, including supplies used in their packing or shipping.
 - 19. **"Total Limit per Breakdown"** means the total maximum amount payable for all coverages provided under this Policy as the result of "One Breakdown".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERILS ELIMINATION ENDORSEMENT

This endorsement modifies insurance provided under the following:

EnergyMax 21 Equipment Breakdown Protection

Paragraph B. Exclusions 14. is deleted and replaced with the following:

- B. 14.** A "Breakdown" that is caused directly or indirectly by:
- a. Aircraft or Vehicles**, meaning physical contact of an aircraft, a spacecraft, a self-propelled missile, a vehicle or an object thrown up by a vehicle or objects falling from aircraft or spacecraft; or
 - b. Civil Commotion or Riot** including acts of striking employees and looting occurring at the time and place of a riot or civil commotion; or
 - c. Collapse** of a building or structure or any part of a building or structure; or
 - d. Freezing** caused by cold weather; or
 - e. Falling Objects** (not including objects that fall within a building or structure unless the roof or an outside wall of the building or structure is first damaged by the falling object); or
 - f. Lightning**; or
 - g. Discharge of Molten Material**; or
 - h. Smoke** (not including smoke from agricultural smudging or industrial operations); or
 - i. Vandalism**, meaning willful and malicious damage to, or destruction of, the described property; or
 - j. Weight of snow, ice, or sleet.**

POLICY NUMBER: **BAJ-BM21-3C042148-TIL-12**

BOILER AND MACHINERY
ISSUE DATE: **10-09-12**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CLAIM PAYMENT

This endorsement modifies insurance provided under the following:

EnergyMax 21 Equipment Breakdown Protection
BOILER AND MACHINERY COVERAGE FORM Comprehensive
BOILER AND MACHINERY COVERAGE FORM Blanket

In the event of a loss, it is agreed that all claim payments will be made payable to

J. Soderberg-St of FL, Dept of Mgmt Svcs on behalf of all Named Insureds and Additional Insureds.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TERRORISM RISK INSURANCE ACT OF 2002 DISCLOSURE

This endorsement applies to the insurance provided under the following:

**BOILER AND MACHINERY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART**

On December 26, 2007, the President of the United States signed into law amendments to the Terrorism Risk Insurance Act of 2002 (the "Act"), which, among other things, extend the Act and expand its scope. The Act establishes a program under which the Federal Government may partially reimburse "Insured Losses" (as defined in the Act) caused by "acts of terrorism". An "act of terrorism" is defined in Section 102(l) of the Act to mean any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State 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.

The federal government's share of compensation for Insured Losses is 85% of the amount of Insured Losses in excess of each Insurer's statutorily established deductible, subject to the "Program Trigger", (as defined in the Act). In no event, however, will the federal government or any Insurer be required to pay any portion of the amount of aggregate Insured Losses occurring in any one year that exceeds \$100,000,000,000, provided that such Insurer has met its deductible. If aggregate Insured Losses exceed \$100,000,000,000 in any one year, your coverage may therefore be reduced.

The charge for Insured Losses under this Coverage Part is included in the Coverage Part premium. The charge that has been included for this Coverage Part is indicated below, and does not include any charge for the portion of losses covered by the Federal Government under the Act:

- 1% of your total Boiler and Machinery or Equipment Breakdown Coverage Part premium.

BOILER AND MACHINERY

b. The coverage described under Paragraph **B.1.a.** of this Endorsement is limited to \$15,000. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all "Breakdowns" to "Covered Equipment" which take place within the 12-month period starting with the beginning of the present annual policy period. With respect to a particular occurrence of loss which results in "Fungus", decay, wet or dry rot, or bacteria, we will not pay more than a total of \$15,000 even if the "Fungus", decay, wet or dry rot, or bacteria continues to be present or active or recurs in a later policy period.

c. The coverage provided under this Endorsement does not increase the applicable Limit of Insurance for any "Covered Property". If a particular occurrence results in loss or damage by "Fungus", decay, wet or dry rot, or bacteria, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected "Covered Property".

If there is covered loss or damage to "Covered Property" not caused by "Fungus", decay, wet or dry rot, or bacteria, loss payment will not be limited by the terms of this Endorsement, except to the extent that "Fungus", decay, wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Endorsement.

d. If a Revised Limit is shown in the Schedule, the amount of \$15,000 in Paragraph **B.1.b.** is deleted and replaced by the amount indicated in the Schedule.

e. If the Schedule indicates that the Separate Premises Option applies, then the amount of coverage (\$15,000, unless a higher amount is shown in the Schedule) is made applicable to separate premises as described in the Schedule. For each premises so described, the amount of coverage is an annual aggregate limit, subject to the terms set forth in Paragraph **B.1.b.**

2. Business Income and Extra Expense

a. If you have coverage for Business Income and/or Extra Expense, then the following Paragraphs **2.a.(1)** or **2.a.(2)** apply

provided that the incurred loss or expense satisfies the terms and conditions applicable to the Business Income and/or Extra Expense coverage.

(1) If:

(a) The "Breakdown"; or

(b) Any damage from water resulting from the "Breakdown"

which resulted in "Fungus", decay, wet or dry rot, or bacteria, does not in itself generate a loss of "Business Income" or an "Extra Expense" but the loss of "Business Income" or "Extra Expense" is solely due to loss or damage to property caused by "Fungus", decay, wet or dry rot, or bacteria, then our payment under Business Income and/or Extra Expense is limited to the amount of loss and/or expense sustained in a period of not more than 30 days. The days need not be consecutive.

(2) If a covered loss of "Business Income" or an "Extra Expense" was caused by loss or damage other than "Fungus", decay, wet or dry rot, or bacteria but remediation of "Fungus", decay, wet or dry rot, or bacteria prolongs the "Period of Restoration", we will pay for loss and/or expense sustained during the delay (regardless of when such a delay occurs during the "Period of Restoration"), but such coverage is limited to 30 days. The days need not be consecutive.

b. If a Revised Number of Days is shown in the Schedule, the number of days (30) in Paragraphs **2.a.(1)** or **2.a.(2)** is deleted and replaced by the number of days indicated in the Schedule.

C. Limits Of Insurance Paragraph **C.4.c. Water Damage** is deleted and replaced with the following:

c. Water Damage

If "Covered Property" is damaged by water as a direct result of a "Breakdown" to "Covered Equipment", we will pay for this kind of damage, including salvage expense.

If "Fungus", decay, wet or dry rot, or bacteria results from damage by water as limited in this paragraph, loss or damage attributable to

"Fungus", decay, wet or dry rot, or bacteria will be:

- (1) Limited as described in Paragraphs **B.1.a.** through **B.1.e.** of this Endorsement; and
- (2) Part of, not in addition to, the Water Damage limit.

D. If you have coverage for Ordinance Or Law, then with respect to Property Damage, Business Income and/or Extra Expense, we will not pay under the Ordinance Or Law Coverage for:

1. Loss or expense sustained due to the enforcement of any ordinance or law which requires the demolition, repair, replacement, reconstruction, remodeling or remediation of

property due to the presence, growth, proliferation, spread or any activity of "Fungus", decay, wet or dry rot, or bacteria; or

2. The costs associated with the enforcement of any ordinance or law which requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "Fungus", decay, wet or dry rot, or bacteria.

E. The following is added to the **Definitions**:

"Fungus" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or by-products produced or released by fungi.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ELEVATOR AND ESCALATOR COVERAGE

This endorsement modifies insurance provided under the following:

EnergyMax 21 EQUIPMENT BREAKDOWN PROTECTION

Paragraph F. Definitions, 7. "Covered Equipment", b. (10) is deleted.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES

This endorsement modifies insurance provided under the following:

EnergyMax 21 Equipment Breakdown Protection

The LOSS PAYMENT condition dealing with the number of days within which we must pay for the covered loss or damages is replaced with the following:

Provided you have complied with all the terms of this Policy, we will pay for covered loss or damage:

1. Within 20 days after we receive the sworn proof of loss and reach written agreement with you; or
2. Within 30 days after we receive the sworn proof of loss and;
 - a. There is an entry of a final judgment; or
 - b. There is a filing of an appraisal award with us.

**INTERLINE
ENDORSEMENTS**



**INTERLINE
ENDORSEMENTS**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
DELUXE PROPERTY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART

A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

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

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES – LEGAL ACTION AGAINST US

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
FARM COVERAGE PART

The following replaces the second paragraph of the Legal Action Against Us condition:

LEGAL ACTION AGAINST US

Legal action against us involving direct physical loss or damage to property must be brought within 5 years from the date the loss occurs.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
STANDARD PROPERTY POLICY

A. Paragraph **2.** of the **Cancellation** Common Policy Condition is replaced by the following:

2. Cancellation For Policies In Effect 90 Days Or Less

a. If this policy has been in effect for 90 days or less, we may cancel this policy by mailing or delivering to the Named Insured(s) written notice of cancellation, accompanied by the specific reasons for cancellation, at least:

(1) 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or

(2) 20 days before the effective date of cancellation if we cancel for any other reason, except we may cancel immediately if there has been:

(a) A material misstatement or misrepresentation; or

(b) A failure to comply with underwriting requirements established by the insurer.

b. However, Paragraph **2.a.(2)** does not apply to a Named Insured whose residential structure has been insured by us or an affiliated insurer for at least a five-year period immediately prior to the date of written notice. Instead, refer to Paragraph **C.7.b.(4)** of this endorsement.

c. We may not cancel:

(1) On the basis of property insurance claims that are the result of an act of God, unless we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by

us to prevent recurrence of damage to the insured property; or

(2) On the basis of filing of claims for partial loss caused by sinkhole damage or clay shrinkage, regardless of whether this policy has been the subject of a sinkhole or clay shrinkage claim, or on the basis of the risk associated with the occurrence of such a claim. However, we may cancel this policy if:

(a) The total of such property insurance claim payments for this policy exceeds the current policy limits of coverage for property damage; or

(b) You have failed to repair the structure in accordance with the engineering recommendations upon which any loss payment or policy proceeds were based.

(3) Solely on the basis of a single property insurance claim which is the result of water damage, unless we can demonstrate that you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

B. Paragraph **5.** of the **Cancellation** Common Policy Condition is replaced by the following:

5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. If the return premium is not refunded with the notice of cancellation or

when this policy is returned to us, we will mail the refund within 15 working days after the date cancellation takes effect, unless this is an audit policy.

If this is an audit policy, then, subject to your full cooperation with us or our agent in securing the necessary data for audit, we will return any premium refund due within 90 days of the date cancellation takes effect. If our audit is not completed within this time limitation, then we shall accept your own audit, and any premium refund due shall be mailed within 10 working days of receipt of your audit.

The cancellation will be effective even if we have not made or offered a refund.

C. The following is added to the **Cancellation** Common Policy Condition:

7. Cancellation For Policies In Effect For More Than 90 Days

a. If this policy has been in effect for more than 90 days, we may cancel this policy only for one or more of the following reasons:

- (1) Nonpayment of premium;
- (2) The policy was obtained by a material misstatement;
- (3) There has been a failure to comply with underwriting requirements established by us within 90 days of the effective date of coverage;
- (4) There has been a substantial change in the risk covered by the policy;
- (5) The cancellation is for all insureds under such policies for a given class of insureds;
- (6) On the basis of property insurance claims that are the result of an act of God, if we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;
- (7) On the basis of filing of claims for partial loss caused by sinkhole damage or clay shrinkage, or on the basis of the risk associated with the occurrence of such a claim, if:
 - (a) The total of such property insurance claim payments for this policy exceeds the current policy

limits of coverage for property damage; or

(b) You have failed to repair the structure in accordance with the engineering recommendations upon which any loss payment or policy proceeds were based; or

(8) On the basis of a single property insurance claim which is the result of water damage, if we can demonstrate that you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

b. If we cancel this policy for any of these reasons, we will mail or deliver to the Named Insured(s) written notice of cancellation, accompanied by the specific reasons for cancellation, at least:

(1) 10 days before the effective date of cancellation if cancellation is for non-payment of premium; or

(2) 45 days before the effective date of cancellation if:

(a) Cancellation is for one or more of the reasons stated in Paragraphs **7.a.(2)** through **7.a.(8)** above; and

(b) This policy does not cover a residential structure or its contents; or

(3) 100 days before the effective date of cancellation if:

(a) Cancellation is for one or more of the reasons stated in Paragraphs **7.a.(2)** through **7.a.(8)** above; and

(b) This policy covers a residential structure or its contents, unless Paragraph 7.b.(4) applies.

However, if cancellation is to become effective between June 1 and November 30, we will mail or deliver to the Named Insured(s) written notice of cancellation at least 100 days prior to the effective date of cancellation or by June 1, whichever is earlier. Therefore, when cancellation is to become effective between September 9 and November 30, we will mail or deliver to the Named Insured(s) written notice of cancellation by June 1.

(4) 180 days before the effective date of cancellation if:

(a) Cancellation is for one or more of the reasons stated in Paragraphs 7.a.(2) through 7.a.(8) above; and

(b) The Named Insured's residential structure has been insured by us or an affiliated insurer for at least a five-year period immediately prior to the date of the written notice.

D. The following is added:

Nonrenewal

1. If we decide not to renew this policy, we will mail or deliver to the Named Insured(s) written notice of nonrenewal, accompanied by the specific reason for nonrenewal, at least:

a. 45 days prior to the expiration of the policy if this policy does not cover a residential structure or its contents; or

b. 100 days prior to the expiration of the policy if this policy covers a residential structure or its contents, unless Subsection c. or d. applies.

c. If this policy covers a residential structure or its contents and nonrenewal is to become effective between June 1 and November 30, we will mail or deliver to the Named Insured(s) written notice of nonrenewal at least 100 days prior to the effective date of nonrenewal or by June 1, whichever is earlier. Therefore, when nonrenewal is to become effective between September 9 and November 30, we will mail or deliver to the Named Insured(s) written notice of nonrenewal by June 1. If nonrenewal is due to a revision to this policy's coverage for sinkhole losses or catastrophic ground cover collapse pursuant to the 2007 changes in the Florida Insurance Laws concerning such coverage, then this subsection, c., does not apply. Therefore, in such a case, Subsection b. or d. applies.

d. 180 days prior to the effective date of nonrenewal if the Named Insured's residential structure has been insured by us or an affiliated insurer for at least a five-year period immediately prior to the date of the written notice.

2. Any notice of nonrenewal will be mailed or delivered to the Named Insured(s) at the last

mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

3. We may not refuse to renew this policy:

a. On the basis of property insurance claims that are the result of an act of God, unless we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or

b. On the basis of filing of claims for partial loss caused by sinkhole damage or clay shrinkage, regardless of whether this policy has been the subject of a sinkhole or clay shrinkage claim, or on the basis of the risk associated with the occurrence of such a claim. However, we may refuse to renew this policy if:

(1) The total of such property insurance claim payments for this policy exceeds the current policy limits of coverage for property damage; or

(2) You have failed to repair the structure in accordance with the engineering recommendations upon which any loss payment or policy proceeds were based.

c. Solely on the basis of a single property insurance claim which is the result of water damage, unless we can demonstrate that you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

4. Notwithstanding the provisions of Paragraph D.3., we may refuse to renew this policy if this policy includes Sinkhole Loss coverage on property located in Pasco County or Hernando County. If we nonrenew this policy for purposes of removing Sinkhole Loss coverage, pursuant to 2009 changes in the Florida Insurance Laws, we will offer you a policy that includes catastrophic ground cover collapse coverage.

E. Limitations On Cancellation And Nonrenewal In The Event Of Hurricane Or Wind Loss – Residential Property

1. The following provisions apply to a policy covering a residential structure or its contents, if such property has sustained damage as a result of a hurricane or windstorm that is

the subject of a declaration of emergency by the Governor and filing of an order by the Commissioner of Insurance Regulation:

- a. Except as provided in Paragraph **E.1.b.**, we may not cancel or nonrenew the policy until at least 90 days after repairs to the residential structure or its contents have been substantially completed so that it is restored to the extent that it is insurable by another insurer writing policies in Florida. If we elect to not renew the policy, we will provide at least 100 days' notice that we intend to nonrenew 90 days after the substantial completion of repairs.
- b. We may cancel or nonrenew the policy prior to restoration of the structure or its contents for any of the following reasons:
 - (1) Nonpayment of premium;
 - (2) Material misstatement or fraud related to the claim;
 - (3) We determine that you have unreasonably caused a delay in the repair of the structure; or
 - (4) We have paid the policy limits.

If we cancel or nonrenew for nonpayment of premium, we will give you 10 days' notice. If we cancel or nonrenew for a reason listed in Paragraph **b.(2)**, **b.(3)** or **b.(4)**, we will give you 45 days' notice.

- 2. With respect to a policy covering a residential structure or its contents, any cancellation or nonrenewal that would otherwise take effect during the duration of a hurricane will not take effect until the end of the duration of such hurricane, unless a replacement policy has been obtained and is in effect for a claim occurring during the duration of the hurricane. We may collect premium for the period of time for which the policy period is extended.
- 3. With respect to Paragraph **E.2.**, a hurricane is a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service (hereafter referred to as NHC). The hurricane occurrence begins at the time a hurricane watch or hurricane warning is issued for any part of Florida by the NHC and ends 72 hours after the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the NHC.

POLICYHOLDER NOTICES



POLICYHOLDER NOTICES



Dear Valued Customer,

Travelers Boiler & Machinery appreciates your Equipment Breakdown Insurance business. We understand that life and business are dynamic and the best way to serve you is to deliver highly-rated and customized services that behave the same way – evolving to keep in synch with life and business as they change.

Travelers Boiler & Machinery offers the following exceptional services as part of your insurance coverage:

ENGINEERING SERVICES

Proactive Boiler Inspections and Object Management

Travelers Boiler & Machinery performs inspections on boilers and pressure vessels as required by jurisdictions across the country. Travelers can help you with the identification of any boilers or pressure vessels which require inspection according to state or city laws. If your business has this equipment, we can perform the inspection. Speak with your Equipment Breakdown professional for more information.

Help Line Support for Inspections

When life is out of synch our Help Line staff is available to provide you with assistance on any questions, problems, or concerns about our engineering services. **To schedule an inspection or seek help with inspections, call toll-free at 1-800-425-4119.** We also provide you with dedicated support via fax at 1-877-764-9535 and offer our assistance via email at boilinsp@travelers.com. Support by phone, fax, and email are available between 8:00 a.m. to 5:00 p.m. Eastern Time.

Risk Control and Loss Prevention Information Warehouse

With 100 years of experience in the Equipment Breakdown Insurance business, Travelers Boiler & Machinery wants to share with you the broad range of innovative risk control and loss prevention solutions we have developed over the years. Travelers Boiler & Machinery also shares information such as preventive maintenance guidelines for machinery and equipment as well as workplace safety topics beyond just Boiler & Machinery. Our information can be accessed by calling **1-800-425-4119** or viewing our website at www.travelers.com/riskcontrol.

CLAIM SERVICES

24/7/365 Claim Reporting

Travelers Boiler & Machinery offers you a variety of ways to report your claim and the peace of mind of knowing our local claim professionals manage claims with a blend of skill, tenacity, and common sense.

To report an Equipment Breakdown (Boiler and Machinery) loss:

- **Contact Your Agent**
- **Call toll-free at 1-800-238-6225; or**
- **Fax your loss information to us toll free at 1-877-QUIK-FAX (1-877-784-5329).**

Sharing our Experience

During the claim investigation process, our Claim Support Manager, claim staff and field engineers act as technical resources and help you by suggesting reputable repair companies and contractors in your area so you can get back up and running quickly. Speak with your claim professional for more information.

IMPORTANT NOTICE – INDEPENDENT AGENT AND BROKER COMPENSATION

NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL.

For information about how Travelers compensates independent agents and brokers, please visit www.travelers.com, call our toll-free telephone number 1-866-904-8348, or request a written copy from Marketing at One Tower Square, 2GSA, Hartford, CT 06183.

IMPORTANT NOTICE – RISK MANAGEMENT PLANS – FLORIDA

NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL.

Florida loss control insurance statutes require insurers to provide commercial policyholders, at their request, with guidelines for risk management plans. Travelers' Risk Control Department has available guidelines to assist you with your accident prevention activities. These guidelines are available to you free of charge.

A risk management plan shall include safety measures for different exposures, including, as applicable, pollution and environmental hazards; disease hazards; accidental occurrences; fire hazards and fire prevention and detection; liability for acts from the course of business; slip and fall hazards; product injury; and hazards unique to a particular class or category of insureds. Training in safety management techniques and safety management counseling services are also available.

If you would like to request assistance with risk management or your safety program, please call our Risk Control Department at 407-388-3307. For access to over 1,600 safety and health resources, including training programs, checklists, management guides, etc. visit our Risk Control Customer Portal at <http://www.travelers.com/riskcontrol>.

IMPORTANT NOTICE – CONTACT INFORMATION – FLORIDA

NO COVERAGE IS PROVIDED BY THIS NOTICE. THIS NOTICE DOES NOT AMEND ANY PROVISION OF YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL.

Please review your policy carefully. Should you have any questions concerning coverages, billings, additions or deletion, please contact your agent. Should you feel the need for additional information or wish to make a complaint, we offer the following number:

For information or to make a complaint, call:
1-800-328-2189



NOTICE TO POLICYHOLDERS JURISDICTIONAL INSPECTIONS

Dear Policyholder;

Many states and some cities issue certificates permitting the continued operation of certain equipment such as boilers, water heaters, pressure vessels, etc. Periodic inspections are normally required to renew these certificates. In most jurisdictions, insurance company employees who have been licensed are authorized to perform these inspections.

If:

- You own or operate equipment that requires a certificate from a state or city to operate legally, and
- We insure that equipment under this Policy, and
- You would like us to perform the next required inspection;

Then;

Call this toll-free number – **1-800-425-4119**

When you call this number, our representative will ask you for the following information:

- Name of your business (as shown on this Policy)
- Policy Number
- Location where the equipment is located. Including Zip Code.
- Person to contact and phone number for scheduling of inspection
- Type of equipment requiring inspection
- Certificate inspection date and certificate number

Or;

Fill in the form on the reverse side of this notice and fax it to the toll-free number indicated on that form.

Please note the following:

- Your jurisdiction may charge you a fee for renewing a certificate. It is your responsibility to pay such a fee.
- All the provisions of the INSPECTIONS AND SURVEYS Condition apply to the inspections described in this notice.

REMINDER

If new equipment is installed or old equipment replaced that requires a jurisdictional inspection please let us know by calling our toll-free number listed above.

