

APEX INSURANCE AGENCY LLC
1720 WINDWARD CONCOURSE
STE 230
ALPHARETTA, GA 300052289

Roane County Board of Education
PO Box 643
Kingston, TN 37763

BUSINESS AUTO DECLARATIONS



Issued by Liberty Mutual Fire Insurance Co.

Policy Number AS2-Z51-293452-012
Renewal of AS2-Z51-293452-011
Account Number 5-293452

Issuing Office 034A
Issue Date 06/17/2022
Association 4130

ITEM ONE - Named Insured and Mailing Address

Roane County Board of Education
PO Box 643
Kingston, TN 37763

Form of
Business: All Other

Business of the
named insured is: Elementary and Secondary
Schools

Policy Period: The policy period is from 07/01/2022 to 07/01/2023 12:01 A.M. standard time at the Insured's mailing address.

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

ITEM TWO – Schedule of Coverages and Covered Autos - Refer to Pages 2 and 3

SCHEDULE

The declarations are completed on the following pages and on the accompanying "Declarations Extension Schedule(s)".

Schedule Premium \$130,816
Endorsement Premium \$3,175

Total Estimated Premium \$133,991
Other Charge(s)

Policywriting Minimum Premium \$500
Premium will be billed
Forms Applicable: See Attached Inventory

Producer 0073-009808
APEX INSURANCE AGENCY LLC
1720 WINDWARD CONCOURSE
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ITEM TWO – Schedule of Coverages and Covered Autos

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTOS Section of the Business Auto Coverage Form next to the name of the coverage.

Coverage	Covered Autos	Limit	Premium
Liability (LIAB)*	01	\$1,000,000	\$98,483
Compulsory Bodily Injury (MA only)		\$ 20,000 Each Person \$ 40,000 Each Accident	
Optional Bodily Injury (MA only)		Each Person Each Accident	
Property Damage (Compulsory Limit \$5,000) (MA only)		Each Accident	
Personal Injury Protection (PIP) (or equivalent No-Fault Coverage)		Separately stated in each PIP Endorsement	
Added Personal Injury Protection (PIP) (or equivalent added No-Fault Coverage)		Separately stated in each Added PIP Endorsement	
Extraordinary Medical Benefits Coverage (EMB) (PA only)		Separately stated in the EMB Endorsement	
Optional Basic Economic Loss Coverage (OBEL) (NY only)		Separately stated in the OBEL Schedule	
Property Protection Insurance (PPI) (MI only)		Separately stated in the PPI Endorsement	
Medical Expense and Income Loss Benefits (ME/ILB) (VA only)		Separately stated in the Medical Expense and Income Loss Benefits Endorsement	
Auto Medical Payments (MED)	02	\$5,000	\$3,479
Uninsured Motorists (UM)	02	See UM/UIM Schedule	\$10,567
Underinsured Motorists (UIM) (When not included in Uninsured Motorists Coverage)		See UM/UIM Schedule	
Supplementary Uninsured/Underinsured Motorists (SUM) (NY only)		See state Schedule of Limits for SUM insurance	
Uninsured Motorists (Compulsory Limits \$20,000/\$40,000) (MA only)		See UM/UIM Schedule	

* New York only - Includes Supplemental Spousal Liability (SSL) if CA 04 20 is attached to this policy.

ITEM TWO – Schedule of Coverages and Covered Autos (continued)

Coverage	Covered Autos	Limit	Premium
Physical Damage Comprehensive Coverage (COMP)	07	Actual Cash Value or Cost of Repair, whichever is less, minus See ACS0024 deductible for each covered "auto", but no deductible applies to "loss" caused by fire or lightning. * See ITEM FOUR for Hired or Borrowed "Autos"	\$5,149
Physical Damage Specified Causes Of Loss Coverage (SCL)		Actual Cash Value or Cost of Repair, whichever is less, minus deductible for each covered "auto" for "loss" caused by mischief or vandalism. See ITEM FOUR for Hired or Borrowed "Autos"	
Physical Damage Collision Coverage (COLL)	07	Actual Cash Value or Cost of Repair, whichever is less, minus See ACS0024 deductible for each covered "auto". See ITEM FOUR for Hired or Borrowed "Autos"	\$13,138
Physical Damage Limited Collision Coverage (MA only)		Actual Cash Value or Cost of Repair, whichever is less, minus deductible for each covered "auto" as stated in ITEM THREE	
Physical Damage Towing and Labor		See ITEM THREE Schedule of Covered "Autos" You Own for the limit for each disablement of a private passenger auto	

* The wording "but no deductible applies to "loss" caused by fire or lightning" does not apply in New York.

The following information, required by state regulation, is hereby affixed to the Declarations page of your policy.

**BUSINESS AUTO DECLARATIONS EXTENSION SCHEDULE –
HIRED OR BORROWED AUTOS AND NONOWNED AUTOS**

ITEM FOUR - Schedule of Hired or Borrowed Covered Auto Coverage and Premiums

Liability Coverage – Cost of Hire Rating Basis for Autos NOT Used in Your Motor Carrier Operations (Other than Mobile or Farm Equipment)				
State	Estimated Annual Cost of Hire	Rate per Each \$100	Factor (if Liability Coverage is Primary)	Premium
TN	\$5,000	LIAB 1.848		\$366
Minimum Premium			Total Premium	\$366
For Liability Coverage for "autos" NOT used in your motor carrier operations, cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers.				

Physical Damage Coverages – Cost of Hire Rating Basis for All Autos (Other than Mobile or Farm Equipment)						
Coverage	State	Limit of Insurance	Minimum Premium	Estimated Annual Cost of Hire	Rate per Each \$100 Annual Cost of Hire	Premium
Comprehensive		Actual Cash Value or Cost of Repair, whichever is less, minus deductible for each covered "auto", but no deductible applies to loss caused by fire or lightning*				
Specified Causes of Loss		Actual Cash Value or Cost of Repair, whichever is less, minus deductible for each covered "auto" for loss caused by mischief or vandalism				
Collision		Actual Cash Value or Cost of Repair, whichever is less, minus deductible for each covered "auto"				
Total Premium						
For Physical Damage Coverages, cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for any "auto" that is leased, hired, rented or borrowed with a driver.						

* The wording "but no deductible applies to "loss" caused by fire or lightning" does not apply in New York.

Policy Number AS2-Z51-293452-012
 ITEM FIVE – Schedule for Non-Ownership Liability

Named Insured's Business	Rating Basis	Number	Premium
Other than Garage Service Operations and Other than Social Service Agencies	Number of Employees	980	\$5,576
	Number of Partners (Active and Inactive)		
Garage Service Operations	Number of Employees Whose Principal Duty Involves the Operation of Autos		
	Number of Partners (Active and Inactive)		
Social Service Agencies	Number of Employees		
	Number of Volunteers Who Regularly Use Autos to Transport Clients		
	Number of Partners (Active and Inactive)		
Employees as Insureds	Number of Employees		
Volunteers as Insureds	Number of Volunteers		
Total Premium			\$5,576

Policy Number AS2-Z51-293452-012

UNINSURED/UNDERINSURED MOTORISTS INSURANCE (UM/UIM) SCHEDULE

Note: Applicable endorsements may reduce the amount payable to less than the stated limit of insurance.
(For NH refer to NH Uninsured Motorists Coverage Endorsement)

State	Vehicle Type Option	Coverage	Limits	Limit Description
TN		UM BI	\$1,000,000	each accident

ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

(If different from the limit or deductible shown in Item Two of the Declarations, the Physical Damage limit or deductible shown in this schedule replaces the deductible shown in ITEM TWO, but only for that described "auto".)

0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging		GVW/GCW Seating Capacity	Cost New (1)	Class
TN 1	2001 BLUE BIRD BUS VIN:1BABKB0A31F202301	KINGSTON 37763 Territory Code 123 Rating Age 12		70	\$65,958	6184
				Radius of Operation (2) Local Use		
LIAB \$768	PIP	MCCA	ADDED PIP	COMP ACV \$500 DED \$34	SCL	COLL ACV \$1,000 DED \$76
MA CP-BI	MA OP-BI	PD	MI PPI	MED \$37	UM \$79	UIM
				PA EMB	VA ME/ILB	NY SUM
				NY OBEL	TOWING Limit	TOTAL \$994

				70	\$109,100	6184
TN 2	2017 THOMAS BUS VIN:1T7Y74E28H1114224	KINGSTON 37763 Territory Code 123 Rating Age 6		Radius of Operation (2) Local Use		
LIAB \$768	PIP	MCCA	ADDED PIP	COMP ACV \$500 DED \$59	SCL	COLL ACV \$1,000 DED \$182
MA CP-BI	MA OP-BI	PD	MI PPI	MED \$37	UM \$79	UIM
				PA EMB	VA ME/ILB	NY SUM
				NY OBEL	TOWING Limit	TOTAL \$1,125

				70	\$109,100	6184
TN 3	2017 THOMAS BUS VIN:1T7Y74E2XH1113088	KINGSTON 37763 Territory Code 123 Rating Age 6		Radius of Operation (2) Local Use		
LIAB \$768	PIP	MCCA	ADDED PIP	COMP ACV \$500 DED \$59	SCL	COLL ACV \$1,000 DED \$182
MA CP-BI	MA OP-BI	PD	MI PPI	MED \$37	UM \$79	UIM
				PA EMB	VA ME/ILB	NY SUM
				NY OBEL	TOWING Limit	TOTAL \$1,125

				70	\$109,100	6184
TN 4	2017 THOMAS BUS VIN:1T7Y74E28H1113087	KINGSTON 37763 Territory Code 123 Rating Age 6		Radius of Operation (2) Local Use		
LIAB \$768	PIP	MCCA	ADDED PIP	COMP ACV \$500 DED \$59	SCL	COLL ACV \$1,000 DED \$182
MA CP-BI	MA OP-BI	PD	MI PPI	MED \$37	UM \$79	UIM
				PA EMB	VA ME/ILB	NY SUM
				NY OBEL	TOWING Limit	TOTAL \$1,125

(1) Cost New is the original cost new including cost of any permanently attached equipment unless stated, valued or agreed amount indicated.

(2) 1 = Local, 2 = Intermediate, 3 = Long Distance.

ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

(If different from the limit or deductible shown in Item Two of the Declarations, the Physical Damage limit or deductible shown in this schedule replaces the deductible shown in ITEM TWO, but only for that described "auto".)

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Auto							GVW/GCW	Cost		
ST Nbr	Description	Garaging					Seating Capacity	New (1)	Class	
							70	\$109,100	6184	
TN 5	2017 THOMAS BUS	KINGSTON 37763					Territory Code 123		Radius of Operation (2) Local	
VIN:1T7Y74E21H1113089		Rating Age 6					Use			
LIAB	PIP	MCCA	ADDED PIP	MED	UM	UIM	COMP ACV	SCL	COLL ACV	DED
\$768				\$37	\$79		\$59		\$1,000	\$182
MA	MA		MI	PA	VA	NY	NY	TOWING		
CP-BI	OP-BI	PD	PPI	EMB	ME/ILB	SUM	OBEL	Limit		TOTAL
										\$1,125

							70		\$109,100	6184
TN 6	2017 THOMAS BUS	KINGSTON 37763					Territory Code 123		Radius of Operation (2) Local	
VIN:1T7Y74E28H1113090		Rating Age 6					Use			
LIAB	PIP	MCCA	ADDED PIP	MED	UM	UIM	COMP ACV	SCL	COLL ACV	DED
\$768				\$37	\$79		\$59		\$1,000	\$182
MA	MA		MI	PA	VA	NY	NY	TOWING		
CP-BI	OP-BI	PD	PPI	EMB	ME/ILB	SUM	OBEL	Limit		TOTAL
										\$1,125

							70		\$84,669	6184
TN 7	2009 THOMAS BUS	KINGSTON 37763					Territory Code 123		Radius of Operation (2) Local	
VIN:1T7YR4A2091110198		Rating Age 12					Use			
LIAB	PIP	MCCA	ADDED PIP	MED	UM	UIM	COMP ACV	SCL	COLL ACV	DED
\$768				\$37	\$79		\$34		\$1,000	\$76
MA	MA		MI	PA	VA	NY	NY	TOWING		
CP-BI	OP-BI	PD	PPI	EMB	ME/ILB	SUM	OBEL	Limit		TOTAL
										\$994

							70		\$84,669	6184
TN 8	2009 THOMAS BUS	KINGSTON 37763					Territory Code 123		Radius of Operation (2) Local	
VIN:1T7YR4A2291110199		Rating Age 12					Use			
LIAB	PIP	MCCA	ADDED PIP	MED	UM	UIM	COMP ACV	SCL	COLL ACV	DED
\$768				\$37	\$79		\$34		\$1,000	\$76
MA	MA		MI	PA	VA	NY	NY	TOWING		
CP-BI	OP-BI	PD	PPI	EMB	ME/ILB	SUM	OBEL	Limit		TOTAL
										\$994

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(2) 1 = Local, 2 = Intermediate, 3 = Long Distance.

ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

(If different from the limit or deductible shown in Item Two of the Declarations, the Physical Damage limit or deductible shown in this schedule replaces the deductible shown in ITEM TWO, but only for that described "auto".)

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Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 9	2009 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12	70	\$84,669	6184
VIN:1T7YR4A2591110200					
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
				NY SUM	NY OBEL
					NY OBEL
					TOWING Limit
					TOTAL \$994

						70	\$84,669	6184	
TN 10	2009 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12				Radius of Operation (2) Local Use			
VIN:1T7YR4A2791110201									
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79				
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$994

						70	\$85,032	6184	
TN 11	2010 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12				Radius of Operation (2) Local Use			
VIN:1T7YR4A26A1124708									
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79				
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$994

						70	\$85,032	6184	
TN 12	2010 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12				Radius of Operation (2) Local Use			
VIN:1T7YR4A28A1124709									
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79				
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$994

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 13	2010 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12	70	\$85,032	6184
VIN: 1T7YR4A24A1124710					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
				NY SUM	NY OBEL
					TOWING Limit
					TOTAL \$994

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 14	2010 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12	70	\$85,032	6184
VIN: 1T7YR4A26A1124711					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
				NY SUM	NY OBEL
					TOWING Limit
					TOTAL \$994

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 15	2010 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12	70	\$85,032	6184
VIN: 1T7YR4A28A1124712					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
				NY SUM	NY OBEL
					TOWING Limit
					TOTAL \$994

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 16	2010 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12	70	\$85,032	6184
VIN: 1T7YR4A2XA1124713					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
				NY SUM	NY OBEL
					TOWING Limit
					TOTAL \$994

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 17	2010 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12	70	\$89,528	6184
VIN: 4UZABRDJ9ACAN3364					
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
				NY SUM	NY OBEL
					TOWING Limit
					TOTAL \$994

						70	\$89,528	6184	
TN 18	2010 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12				Radius of Operation (2) Local Use			
VIN: 4UZABRDJ5ACAP7726									
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79		COMP ACV \$500	SCL DED	COLL ACV \$1,000
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$994

						70	\$96,843	6184	
TN 19	2011 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12				Radius of Operation (2) Local Use			
VIN: 1T7YR4E26B1141516									
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79		COMP ACV \$500	SCL DED	COLL ACV \$1,000
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,000

						70	\$96,843	6184	
TN 20	2011 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 12				Radius of Operation (2) Local Use			
VIN: 1T7YR4E20B1141517									
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79		COMP ACV \$500	SCL DED	COLL ACV \$1,000
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,000

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

(If different from the limit or deductible shown in Item Two of the Declarations, the Physical Damage limit or deductible shown in this schedule replaces the deductible shown in ITEM TWO, but only for that described "auto".)

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Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class				
TN 21	2011 THOMAS BUS VIN:1T7YR4E20B1141518	KINGSTON 37763 Territory Code 123 Rating Age 12	70	\$96,843	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$35	SCL	COLL ACV \$1,000 DED \$81
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,000

TN 22	2011 THOMAS BUS VIN:1T7YR4E20B1141519	KINGSTON 37763 Territory Code 123 Rating Age 12	70	\$96,843	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$35	SCL	COLL ACV \$1,000 DED \$81
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,000

TN 23	2012 THOMAS BUS VIN:4UZABRDT6CCBL6528	KINGSTON 37763 Territory Code 123 Rating Age 11	70	\$100,632	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$46	SCL	COLL ACV \$1,000 DED \$105
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,035

TN 24	2012 THOMAS BUS VIN:4UZABRDT8CCBL6529	KINGSTON 37763 Territory Code 123 Rating Age 11	70	\$100,632	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$46	SCL	COLL ACV \$1,000 DED \$105
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,035

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 25	2012 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 11	70	\$97,460	6184
VIN:1T7YR4E29C1148966					
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
				NY SUM	NY OBEL
					TOWING Limit
					TOTAL \$1,032

						70	\$97,460	6184
TN 26	2012 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 11				Radius of Operation (2) Local Use		
VIN:1T7YR4E20C1148967								
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79			
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit
								TOTAL \$1,032

						70	\$99,019	6184
TN 27	2013 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 10				Radius of Operation (2) Local Use		
VIN:1T7YR4E22D1156537								
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79			
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit
								TOTAL \$1,048

						70	\$99,019	6184
TN 28	2013 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 10				Radius of Operation (2) Local Use		
VIN:1T7YR4E24D1156538								
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79			
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit
								TOTAL \$1,048

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class				
TN 29	2013 THOMAS BUS VIN:1T7YR4E26D1156539	KINGSTON 37763 Territory Code 123 Rating Age 10	70	\$99,019	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$50	SCL	COLL ACV \$1,000 DED \$114
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,048

TN 30	2013 THOMAS BUS VIN:1T7YR4E22D1156540	KINGSTON 37763 Territory Code 123 Rating Age 10	70	\$99,019	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$50	SCL	COLL ACV \$1,000 DED \$114
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,048

TN 31	2013 THOMAS BUS VIN:1T7YR4E24D1156541	KINGSTON 37763 Territory Code 123 Rating Age 10	70	\$99,019	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$50	SCL	COLL ACV \$1,000 DED \$114
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,048

TN 32	2014 THOMAS BUS VIN:1T7YR4E24E1268578	KINGSTON 37763 Territory Code 123 Rating Age 9	70	\$102,028	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$54	SCL	COLL ACV \$1,000 DED \$128
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,066

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 33	2014 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 9	70	\$102,028	6184
VIN: 1T7YR4E26E1268579					
LIAB	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
\$768					UIM
MA	MA				
CP-BI	OP-BI	PD			
COMP ACV \$500 DED \$54					
SCL					
COLL ACV \$1,000 DED \$128					
TOWING Limit					
TOTAL \$1,066					

					70	\$102,028	6184
TN 34	2014 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 9	Radius of Operation (2) Local Use				
VIN: 1T7YR4E22E1268580							
LIAB	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	
\$768							COMP ACV \$500 DED \$54
MA	MA						SCL
CP-BI	OP-BI	PD					COLL ACV \$1,000 DED \$128
TOWING Limit						TOTAL \$1,066	

					70	\$102,028	6184
TN 35	2014 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 9	Radius of Operation (2) Local Use				
VIN: 1T7YR4E24E1268581							
LIAB	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	
\$768							COMP ACV \$500 DED \$54
MA	MA						SCL
CP-BI	OP-BI	PD					COLL ACV \$1,000 DED \$128
TOWING Limit						TOTAL \$1,066	

					70	\$101,532	6184
TN 36	2015 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 8	Radius of Operation (2) Local Use				
VIN: 4UZABRDT8FCFZ5323							
LIAB	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	
\$768							COMP ACV \$500 DED \$54
MA	MA						SCL
CP-BI	OP-BI	PD					COLL ACV \$1,000 DED \$138
TOWING Limit						TOTAL \$1,076	

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class				
TN 37	2015 THOMAS BUS VIN:1T7YR4E2XF1280235	KINGSTON 37763 Territory Code 123 Rating Age 8	70	\$103,474	6184				
			Radius of Operation (2) Local Use						
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$54	SCL	COLL ACV \$1,000 DED \$140
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,078

				70	\$103,474	6184			
TN 38	2015 THOMAS BUS VIN:1T7YR4E21F1280236	KINGSTON 37763 Territory Code 123 Rating Age 8	Radius of Operation (2) Local Use						
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$54	SCL	COLL ACV \$1,000 DED \$140
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,078

				70	\$103,474	6184			
TN 39	2015 THOMAS BUS VIN:1T7YR4E23F1280237	KINGSTON 37763 Territory Code 123 Rating Age 8	Radius of Operation (2) Local Use						
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$54	SCL	COLL ACV \$1,000 DED \$140
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,078

				70	\$103,474	6184			
TN 40	2015 THOMAS BUS VIN:1T7YR4E25F1280238	KINGSTON 37763 Territory Code 123 Rating Age 8	Radius of Operation (2) Local Use						
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$54	SCL	COLL ACV \$1,000 DED \$140
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,078

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class				
TN 41	2015 THOMAS BUS VIN:1T7YR4E27F1280239	KINGSTON 37763 Territory Code 123 Rating Age 8	70	\$103,474	6184				
			Radius of Operation (2) Local Use						
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$54	SCL	COLL ACV \$1,000 DED \$140
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,078

				70	\$107,445	6184			
TN 42	2017 THOMAS BUS VIN:1T7Y74E29H1102406	KINGSTON 37763 Territory Code 123 Rating Age 6	Radius of Operation (2) Local Use						
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$58	SCL	COLL ACV \$1,000 DED \$179
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,121

				70	\$107,445	6184			
TN 43	2017 THOMAS BUS VIN:1T7Y74E20H1102407	KINGSTON 37763 Territory Code 123 Rating Age 6	Radius of Operation (2) Local Use						
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$58	SCL	COLL ACV \$1,000 DED \$179
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,121

				70	\$107,445	6184			
TN 44	2017 THOMAS BUS VIN:1T7Y74E22H1102408	KINGSTON 37763 Territory Code 123 Rating Age 6	Radius of Operation (2) Local Use						
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$58	SCL	COLL ACV \$1,000 DED \$179
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,121

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 45	2017 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 6	70	\$107,445	6184
VIN: 1T7Y74E24H1102409					
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
NY OBEL	NY SUM	NY OBEL	NY OBEL	NY OBEL	NY OBEL
COMP ACV \$500 DED \$58					SCL
COLL ACV \$1,000 DED \$179					TOTAL \$1,121

TN 46	2017 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 6	70	\$107,445	6184
VIN: 1T7Y74E25H1103228					
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
NY OBEL	NY SUM	NY OBEL	NY OBEL	NY OBEL	NY OBEL
COMP ACV \$500 DED \$58					SCL
COLL ACV \$1,000 DED \$179					TOTAL \$1,121

TN 47	2017 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 6	70	\$109,100	6184
VIN: 1T7Y74E27H1115915					
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
NY OBEL	NY SUM	NY OBEL	NY OBEL	NY OBEL	NY OBEL
COMP ACV \$500 DED \$59					SCL
COLL ACV \$1,000 DED \$182					TOTAL \$1,125

TN 48	2017 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 6	70	\$109,100	6184
VIN: 1TY74E29H1115916					
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
NY OBEL	NY SUM	NY OBEL	NY OBEL	NY OBEL	NY OBEL
COMP ACV \$500 DED \$59					SCL
COLL ACV \$1,000 DED \$182					TOTAL \$1,125

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 49	2017 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 6	70	\$109,100	6184
VIN:1T7Y74E20H1115917					
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
UIM					
COMP ACV \$500 DED \$59					
SCL					
COLL ACV \$1,000 DED \$182					
TOWING Limit					
TOTAL \$1,125					

TN 50	2017 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 6	70	\$109,100	6184
VIN:1T7Y74E22H1115918					
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
UIM					
COMP ACV \$500 DED \$59					
SCL					
COLL ACV \$1,000 DED \$182					
TOWING Limit					
TOTAL \$1,125					

TN 51	2017 THOMAS BUS	KINGSTON 37763 Territory Code 123 Rating Age 6	70	\$109,100	6184
VIN:1T7Y74E24H1115919					
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
UIM					
COMP ACV \$500 DED \$59					
SCL					
COLL ACV \$1,000 DED \$182					
TOWING Limit					
TOTAL \$1,125					

TN 52	1980 GMC FLAT BED	KINGSTON 37763 Territory Code 123 Rating Age 28		\$25,000	01499
VIN:T17DBAV601124					
Radius of Operation (2) Local Use Service					
LIAB \$609	PIP	MCCA	ADDED PIP	MED \$15	UM \$79
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
UIM					
COMP					
SCL					
COLL DED					
TOWING Limit					
TOTAL \$703					

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 53	1990 GMC 3/4 T PICK UP VIN:1G7FK24K1LZ556040	KINGSTON 37763 Territory Code 123 Rating Age 28	Radius of Operation (2) Local Use Service	\$12,700	01499							
LIAB \$549	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$643

TN 54	1996 GMC 3/4 T PICK UP VIN:1GTGK24R5TZ510373	KINGSTON 37763 Territory Code 123 Rating Age 27	Radius of Operation (2) Local Use Service	\$22,950	01499							
LIAB \$599	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$693

TN 55	1999 CHEVROLET 3/4 T PICK UP VIN:1GCGK24R0XR723799	KINGSTON 37763 Territory Code 123 Rating Age 24	Radius of Operation (2) Local Use Service	\$24,298	01499							
LIAB \$632	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$726

TN 56	2001 CHEVROLET CARGO VAN VIN:1GCHG39R311110991	KINGSTON 37763 Territory Code 123 Rating Age 22	Radius of Operation (2) Local Use Service	\$22,652	01499							
LIAB \$649	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$743

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 57	2002 FORD CARGO VAN VIN:1FTSS34L22HA80074	KINGSTON 37763 Territory Code 123 Rating Age 21	Radius of Operation (2) Local Use Service	\$18,748	01499							
LIAB \$652	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$746

TN 58	2003 CHEVROLET 3/4 T PICK UP VIN:1GCHK24U53E309265	KINGSTON 37763 Territory Code 123 Rating Age 20	Radius of Operation (2) Local Use Service	\$22,250	01499							
LIAB \$674	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$768

TN 59	2008 FORD 1 T DUMP TRK VIN:1FDAF56Y08EB33719	KINGSTON 37763 Territory Code 123 Rating Age 15	Radius of Operation (2) Local Use Service	\$25,000	01499							
LIAB \$755	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$849

TN 60	2015 FORD F2S VIN:1FTBF2A66FEB14439	KINGSTON 37763 Territory Code 123 Rating Age 8	Radius of Operation (2) Use	\$2,478	7398							
LIAB \$1,016	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP ACV \$56	SCL	COLL ACV \$1,000	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$1,318

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 61	1990 GMC SIERRA K2500 VIN:1GTFK24K0LZ550617	KINGSTON 37763 Territory Code 123 Rating Age 28	Radius of Operation (2) Local Use Service	\$25,000	01499							
LIAB \$609	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$703			

TN 62	1997 CHEVROLET C3500 VIN:1GBHC34J2VF006213	KINGSTON 37763 Territory Code 123 Rating Age 26	Radius of Operation (2) Local Use Service	\$18,000	01499							
LIAB \$595	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$689			

TN 63	1998 CHEVROLET K2500 VIN:1GCGK24R1WZ148434	KINGSTON 37763 Territory Code 123 Rating Age 25	Radius of Operation (2) Local Use Service	\$20,643	01499							
LIAB \$616	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$710			

TN 64	2004 CHEVROLET C1500 VIN:1GCEC14X54Z297567	KINGSTON 37763 Territory Code 123 Rating Age 19	Radius of Operation (2) Local Use Service	\$8,000	01499							
LIAB \$599	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$693			

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 65	2007 CHEVROLET TRAILBLAZER VIN:1GNDDT13S872272765	KINGSTON 37763 Territory Code 123 Rating Age 16	Radius of Operation (2) Local Use Service	\$21,989	01499							
LIAB \$724	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$818

												\$18,570	01499
TN 66	2007 CHEVROLET K2500HD VIN:1GCHK24U47E130155	KINGSTON 37763 Territory Code 123 Rating Age 16	Radius of Operation (2) Local Use Service										
LIAB \$709	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED	
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$803	

													\$24,946	7398
TN 67	2017 FORD K2500HD VIN:1FMCU0GD9HUC28279	KINGSTON 37763 Territory Code 123 Rating Age 6	Radius of Operation (2) Use											
LIAB \$939	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED		
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$1,078		

													\$2,700	7398
TN 68	2002 FORD TAURUS VIN:1FAFP52272A194367	KINGSTON 37763 Territory Code 123 Rating Age 21	Radius of Operation (2) Use											
LIAB \$823	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED		
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$962		

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 69	2002 CHEVROLET MALIBU VIN:1G1ND52J72M643396	KINGSTON 37763 Territory Code 123 Rating Age 21	Radius of Operation (2) Use	\$2,300	7398							
LIAB \$823	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$962

TN 70	2001 CHEVROLET MALIBU VIN:1G1ND52J01M629726	KINGSTON 37763 Territory Code 123 Rating Age 22	Radius of Operation (2) Use	\$1,900	7398							
LIAB \$841	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$980

TN 71	2001 CHEVROLET IMPALA VIN:2G1WF52K219322269	KINGSTON 37763 Territory Code 123 Rating Age 22	Radius of Operation (2) Use	\$3,200	7398							
LIAB \$792	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$931

TN 72	2005 CHEVROLET IMPALA VIN:2G1WF55K759279520	KINGSTON 37763 Territory Code 123 Rating Age 18	Radius of Operation (2) Use	\$3,000	7398							
LIAB \$842	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$981

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 73	2005 DODGE AVENGER VIN:1B3LC46R08N200085	KINGSTON 37763 Territory Code 123 Rating Age 18	Radius of Operation (2) Use	\$6,899	7398							
LIAB	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED
MA	MA		MI	PA	VA	NY	NY	TOWING				
CP-BI	OP-BI	PD	PPI	EMB	ME/ILB	SUM	OBEL	Limit			TOTAL	\$944
										\$6,651	7398	
TN 74	2007 CHEVROLET IMPALA VIN:2G1WB58579331916	KINGSTON 37763 Territory Code 123 Rating Age 16	Radius of Operation (2) Use									
LIAB	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED
MA	MA		MI	PA	VA	NY	NY	TOWING				
CP-BI	OP-BI	PD	PPI	EMB	ME/ILB	SUM	OBEL	Limit			TOTAL	\$972
										\$6,899	7398	
TN 75	2007 CHEVROLET IMPALA VIN:2G1WB58K679328247	KINGSTON 37763 Territory Code 123 Rating Age 16	Radius of Operation (2) Use									
LIAB	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED
MA	MA		MI	PA	VA	NY	NY	TOWING				
CP-BI	OP-BI	PD	PPI	EMB	ME/ILB	SUM	OBEL	Limit			TOTAL	\$972
										\$20,000	7398	
TN 76	2004 CHEVROLET VTR VIN:1GN DU03E74D249060	KINGSTON 37763 Territory Code 123 Rating Age 19	Radius of Operation (2) Use									
LIAB	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED
MA	MA		MI	PA	VA	NY	NY	TOWING				
CP-BI	OP-BI	PD	PPI	EMB	ME/ILB	SUM	OBEL	Limit			TOTAL	\$883

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

(If different from the limit or deductible shown in Item Two of the Declarations, the Physical Damage limit or deductible shown in this schedule replaces the deductible shown in ITEM TWO, but only for that described "auto".)

0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 77	2000 GMC SAFARI VIN:1GKDM19W5YB523831	KINGSTON 37763 Territory Code 123 Rating Age 23	Radius of Operation (2) Local Use Service	\$3,200	01499							
LIAB \$484	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$578

TN 78	2000 GMC SAFARI VIN:1GKDM19W1YB522868	KINGSTON 37763 Territory Code 123 Rating Age 23	Radius of Operation (2) Local Use Service	\$2,700	01499							
LIAB \$458	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$552

TN 79	2000 DODGE RAM WAGON VIN:2B5WB35ZXYK115057	KINGSTON 37763 Territory Code 123 Rating Age 23	Radius of Operation (2) Local Use Service	\$13,500	01499							
LIAB \$595	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$689

TN 80	2001 DODGE CARAVAN VIN:1B4GP44361B199418	KINGSTON 37763 Territory Code 123 Rating Age 22	Radius of Operation (2) Local Use Service	\$3,100	01499							
LIAB \$490	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL			\$584

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 81	2005 DODGE VAN VIN:1D4GP25E55B340978	KINGSTON 37763 Territory Code 123 Rating Age 18	Radius of Operation (2) Local Use Service	\$3,100	01499							
LIAB \$528	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$622			
TN 82	2006 FORD TAURUS VIN:1FAP53236A2575037	KINGSTON 37763 Territory Code 123 Rating Age 17	Radius of Operation (2) Use	\$2,500	7398							
LIAB \$874	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,013			
TN 83	2002 FORD CRV VIN:1FAFP71WX2X151262	KINGSTON 37763 Territory Code 123 Rating Age 21	Radius of Operation (2) Use	\$4,200	7398							
LIAB \$788	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$927			
TN 84	1999 CARGO 6X12 TRAILER VIN:1C9UM1218XJ716385	KINGSTON 37763 Territory Code 123 Rating Age 24	Radius of Operation (2) Local Use	\$5,000	68499							
LIAB \$46	PIP	MCCA	ADDED PIP	MED \$2	UM	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$48			

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW	Seating Capacity	Cost New (1)	Class			
TN 85	1997 HURS TRAILER VIN:1H9T31621V1057076	KINGSTON 37763 Territory Code 123 Rating Age 26		Radius of Operation (2) Local Use	\$5,000	68499			
LIAB \$44	PIP	MCCA	ADDED PIP	MED \$2	UM	UIM	COMP	SCL	COLL
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	DED DED
									TOTAL \$46
TN 86	2013 CHEVROLET IMPALA VIN:2G1WF5E38D1206842	KINGSTON 37763 Territory Code 123 Rating Age 10		Radius of Operation (2) Use	\$8,850	7398			
LIAB \$892	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP ACV \$70	SCL	COLL ACV \$95
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	DED \$500 DED \$1,000 DED
									TOTAL \$1,196
TN 87	2018 FORD W3X VIN:1FTBW3XV9JKA11272	KINGSTON 37763 Territory Code 123 Rating Age 5		Radius of Operation (2) Local Service Use	\$3,722	01499			
LIAB \$710	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP ACV \$63	SCL	COLL ACV \$244
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	DED \$500 DED \$1,000 DED
									TOTAL \$1,111
TN 88	2019 THOMAS BUS VIN:1T7Y74E21K1142051	KINGSTON 37763 Territory Code 123 Rating Age 4	70	Radius of Operation (2) Local Use	\$108,900	6184			
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$70	SCL	COLL ACV \$214
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	DED \$500 DED \$1,000 DED
									TOTAL \$1,168

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class								
TN 89	2019 THOMAS BUS VIN:1T7Y74E23K1142052	KINGSTON 37763 Territory Code 123 Rating Age 4	70	\$108,900	6184								
			Radius of Operation (2) Local Use										
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	DED	\$214
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL			\$1,168

							70	\$108,900	6184				
TN 90	2019 THOMAS BUS VIN:1T7Y74E25K1142053	KINGSTON 37763 Territory Code 123 Rating Age 4	Radius of Operation (2) Local Use										
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	DED	\$214
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL			\$1,168

							70	\$108,900	6184				
TN 91	2019 THOMAS BUS VIN:1T7Y74E27K1142054	KINGSTON 37763 Territory Code 123 Rating Age 4	Radius of Operation (2) Local Use										
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	DED	\$214
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL			\$1,168

							70	\$108,900	6184				
TN 92	2019 THOMAS BUS VIN:1T7Y74E29K1142055	KINGSTON 37763 Territory Code 123 Rating Age 4	Radius of Operation (2) Local Use										
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	DED	\$214
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL			\$1,168

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class				
TN 93	2013 CHEVROLET IMPALA VIN: 2G1WF5E38D1112203	KINGSTON 37763 Territory Code 123 Rating Age 10	Radius of Operation (2) Use	\$8,849	7398				
LIAB \$892	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP ACV \$500 DED \$70	SCL	COLL ACV \$1,000 DED \$95
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,196

TN 94	2008 CHRYSLER TOWN COUNTRY VIN: 2A8HR64X28R824787	KINGSTON 37763 Territory Code 123 Rating Age 15	Radius of Operation (2) Use	\$8,500	7398				
LIAB \$827	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP ACV \$500 DED \$70	SCL	COLL ACV \$1,000 DED \$95
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$966

TN 95	2012 BUICK LACROSSE VIN: 1G4GB5G30CF239079	KINGSTON 37763 Territory Code 123 Rating Age 11	Radius of Operation (2) Use	\$11,500	7398				
LIAB \$866	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP ACV \$500 DED \$70	SCL	COLL ACV \$1,000 DED \$95
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,005

TN 96	2016 FORD ESCAPE VIN: 1FMCU9G98GUB88694	KINGSTON 37763 Territory Code 123 Rating Age 7	Radius of Operation (2) Use	\$14,284	7398				
LIAB \$931	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP ACV \$500 DED \$111	SCL	COLL ACV \$1,000 DED \$198
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,379

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class								
TN 97	2020 THOMAS BUS VIN:1T7Y74E2XL1158704	KINGSTON 37763 Territory Code 123 Rating Age 3	70	\$114,321	6184								
			Radius of Operation (2) Local Use										
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	DED	\$237
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL			\$1,196

							70	\$114,321	6184				
TN 98	2020 THOMAS BUS VIN:1T7Y74E25L1158707	KINGSTON 37763 Territory Code 123 Rating Age 3	Radius of Operation (2) Local Use										
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	DED	\$237
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL			\$1,196

							70	\$114,321	6184				
TN 99	2020 THOMAS BUS VIN:1T7Y74E21L1158705	KINGSTON 37763 Territory Code 123 Rating Age 3	Radius of Operation (2) Local Use										
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	DED	\$237
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL			\$1,196

							70	\$114,321	6184				
TN 100	2020 THOMAS BUS VIN:1T7Y74E23L1158706	KINGSTON 37763 Territory Code 123 Rating Age 3	Radius of Operation (2) Local Use										
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	DED	\$237
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL			\$1,196

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 101	2020 THOMAS BUS VIN: 4UZABRFC9LCLU8074	KINGSTON 37763 Territory Code 123 Rating Age 3	70	\$100,962	6184							
			Radius of Operation (2) Local Use									
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	\$210
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL		\$1,165

												\$9,102	7398
TN 102	2014 DODGE DART VIN: 1C3CDFBB7ED830904	KINGSTON 37763 Territory Code 123 Rating Age 9					Radius of Operation (2) Use						
LIAB \$911	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	\$125	
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL		\$1,254	

													\$10,800	7398
TN 103	2013 FORD ESCAPE VIN: 1FMCU0F77DUC12216	KINGSTON 37763 Territory Code 123 Rating Age 10					Radius of Operation (2) Use							
LIAB \$884	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED	\$103		
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL		\$1,201		

													\$9,000	01499
TN 104	2004 CHEVROLET C 6500 BOX TRUC VIN: 1GBJ6C1C74F503206	KINGSTON 37763 Territory Code 123 Rating Age 19					Radius of Operation (2) Local Use Service							
LIAB \$599	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$500	DED	\$56		
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL		\$791		

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class				
TN 105	2007 CHEVROLET SC DUALIC BOX VIN:1GCJC33007F150998	KINGSTON 37763 Territory Code 123 Rating Age 16	Radius of Operation (2) Local Use Service	\$6,100	01499				
LIAB \$613	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP ACV \$500 DED \$43	SCL	COLL ACV \$500 DED \$63
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$813

TN 106	2005 THOMAS FREIGHTLNR VIN:4UZAAXDD25CN63110	KINGSTON 37763 Territory Code 123 Rating Age 12	70 Radius of Operation (2) Local Use	\$63,338	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$31	SCL	COLL ACV \$1,000 DED \$54
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$969

TN 107	2021 THOMAS BUS VIN:4UZABRFC2MCMM9846	KINGSTON 37763 Territory Code 123 Rating Age 2	70 Radius of Operation (2) Local Use	\$121,584	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$77	SCL	COLL ACV \$1,000 DED \$250
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,211

TN 108	2021 THOMAS BUS VIN:4UZABRFC4MCMM9847	KINGSTON 37763 Territory Code 123 Rating Age 2	70 Radius of Operation (2) Local Use	\$121,584	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$77	SCL	COLL ACV \$1,000 DED \$250
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,211

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class
TN 109	2021 THOMAS BUS VIN: 4UZABRFC6MCM9848	KINGSTON 37763 Territory Code 123 Rating Age 2	70	\$121,584	6184
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED \$250
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,211		

TN 110	2021 FREIGHTLINER 251 BUS VIN: 4UZABRFC7MCMN5495	KINGSTON 37763 Territory Code 123 Rating Age 2	70	\$101,697	6184
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED \$212
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,167		

TN 111	2021 THOMAS BUS 17 VIN: 1T7Y74E24M1175225	KINGSTON 37763 Territory Code 123 Rating Age 2	70	\$123,772	6184
Radius of Operation (2) Local Use					
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79
UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED \$254
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,216		

TN 112	2020 FORD TRANSIT VIN: 1FTBW3XG2LKB52737	KINGSTON 37763 Territory Code 123 Rating Age 3		\$44,454	01499
Radius of Operation (2) Local Use Service					
LIAB \$1,009	PIP	MCCA	ADDED PIP	MED \$15	UM \$79
UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED \$367
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB
NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,691		

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

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0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class				
TN 113	2016 FORD FOCUS VIN:1FADP3K20GL311987	KINGSTON 37763 Territory Code 123 Rating Age 7	Radius of Operation (2) Use	\$19,015	7398				
LIAB \$922	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP ACV \$500 DED \$119	SCL	COLL ACV \$1,000 DED \$193
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,373

TN 114	2013 FORD ESCAPE VIN:1FMCU0G95DUA71016	KINGSTON 37763 Territory Code 123 Rating Age 10	Radius of Operation (2) Use	\$26,165	7398				
LIAB \$842	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP ACV \$500 DED \$98	SCL	COLL ACV \$1,000 DED \$125
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,204

TN 115	2022 THOMAS BUS #00 VIN:4UZABRFC9NCMV4298	KINGSTON 37763 Territory Code 123 Rating Age 1	84 Radius of Operation (2) Local Use	\$121,584	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$77	SCL	COLL ACV \$1,000 DED \$250
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,211

TN 116	2022 THOMAS BUS #21 VIN:4UZABRFC7NCMV4297	KINGSTON 37763 Territory Code 123 Rating Age 1	84 Radius of Operation (2) Local Use	\$121,584	6184				
LIAB \$768	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500 DED \$77	SCL	COLL ACV \$1,000 DED \$250
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit	TOTAL \$1,211

(1) Cost New is the original cost new including cost of any permanently attached equipment unless stated, valued or agreed amount indicated.

(2) 1 = Local, 2 = Intermediate, 3 = Long Distance.

ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

(If different from the limit or deductible shown in Item Two of the Declarations, the Physical Damage limit or deductible shown in this schedule replaces the deductible shown in ITEM TWO, but only for that described "auto".)

0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class						
TN 117	2022 THOMAS BUS #47 VIN: 4UZABRFC9NCMV2521	KINGSTON 37763 Territory Code 123 Rating Age 1	28	\$101,697	6183						
			Radius of Operation (2) Local Use								
LIAB	PIP	MCCA	ADDED PIP	MED \$31	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED
\$655							\$71			\$212	
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL	\$1,048

							84		\$121,584	6184	
TN 118	2022 THOMAS BUS #50 VIN: 4UZABRFC3NCMV4300	KINGSTON 37763 Territory Code 123 Rating Age 1	Radius of Operation (2) Local Use								
LIAB	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED
\$768							\$77			\$250	
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL	\$1,211

							84		\$121,584	6184	
TN 119	2022 THOMAS BUS #61 VIN: 4UZABRFCONCMV4299	KINGSTON 37763 Territory Code 123 Rating Age 1	Radius of Operation (2) Local Use								
LIAB	PIP	MCCA	ADDED PIP	MED \$37	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED
\$768							\$77			\$250	
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL	\$1,211

									\$23,400	01499	
TN 120	2022 Chevrolet Express Van VIN: 1GCWGAFP1N1148921	KINGSTON 37763 Territory Code 123 Rating Age 1	Radius of Operation (2) Local Use Service								
LIAB	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP ACV \$500	DED	SCL	COLL ACV \$1,000	DED
\$865							\$155			\$296	
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit		TOTAL	\$1,410

(1) Cost New is the original cost new including cost of any permanently attached equipment unless stated, valued or agreed amount indicated.

(2) 1 = Local, 2 = Intermediate, 3 = Long Distance.

ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

(If different from the limit or deductible shown in Item Two of the Declarations, the Physical Damage limit or deductible shown in this schedule replaces the deductible shown in ITEM TWO, but only for that described "auto".)

0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 121	2000 TRAILER 5920 VIN: 4FGL0282XYD029597	KINGSTON 37763 Territory Code 123 Rating Age 23	Radius of Operation (2) Local Use	\$10,914	68499							
LIAB \$59	PIP	MCCA	ADDED PIP	MED \$2	UM INCL	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$61

TN 122	2000 HUSTIER 98 TRAILER VIN: 5HABA1211W004257	KINGSTON 37763 Territory Code 123 Rating Age 23	Radius of Operation (2) Local Use	\$500	68499							
LIAB \$22	PIP	MCCA	ADDED PIP	MED \$2	UM INCL	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$24

TN 123	2013 CARU/CW8 TRAILER VIN: 53FBE2425DF010656	KINGSTON 37763 Territory Code 123 Rating Age 10	Radius of Operation (2) Local Use	\$5,562	68499							
LIAB \$59	PIP	MCCA	ADDED PIP	MED \$2	UM INCL	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$61

TN 124	2000 BAND TRAILER VIN: 1	KINGSTON 37763 Territory Code 123 Rating Age 23	Radius of Operation (2) Local Use	\$5,000	68499							
LIAB \$47	PIP	MCCA	ADDED PIP	MED \$2	UM INCL	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$49

(1) Cost New is the original cost new including cost of any permanently attached equipment unless stated, valued or agreed amount indicated.

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ITEM 3 – SCHEDULE OF COVERED AUTOS YOU OWN

(If different from the limit or deductible shown in Item Two of the Declarations, the Physical Damage limit or deductible shown in this schedule replaces the deductible shown in ITEM TWO, but only for that described "auto".)

0000 Roane County Board of Education

Auto ST Nbr	Description	Garaging	GVW/GCW Seating Capacity	Cost New (1)	Class							
TN 125	2000 FOOTBALL TRAILER	KINGSTON 37763 Territory Code 123 Rating Age 23	Radius of Operation (2) Local Use	\$2,000	68499							
VIN: 2												
LIAB \$35	PIP	MCCA	ADDED PIP	MED \$2	UM INCL	UIM	COMP	SCL	COLL	DED	DED	DED
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$37

												\$21,995	01499
TN 126	2017 JEEP CHEROKEE	KINGSTON 37763 Territory Code 123 Rating Age 6	Radius of Operation (2) Local Use Service										
VIN: 1C4RJFAG9HC818761													
LIAB \$907	PIP	MCCA	ADDED PIP	MED \$15	UM \$79	UIM	COMP	SCL	COLL	DED	DED	DED	
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$1,001	

													\$19,595	7398
TN 127	2016 MAZDA CX5	KINGSTON 37763 Territory Code 123 Rating Age 7	Radius of Operation (2) Use											
VIN: JM3KE2CY7G0619980														
LIAB \$922	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED		
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$1,061		

													\$18,410	7398
TN 128	2018 HONDA HRV	KINGSTON 37763 Territory Code 123 Rating Age 5	Radius of Operation (2) Use											
VIN: 3CZR05H79JM705933														
LIAB \$975	PIP	MCCA	ADDED PIP	MED \$18	UM \$121	UIM	COMP	SCL	COLL	DED	DED	DED		
MA CP-BI	MA OP-BI	PD	MI PPI	PA EMB	VA ME/ILB	NY SUM	NY OBEL	TOWING Limit				TOTAL \$1,114		

(1) Cost New is the original cost new including cost of any permanently attached equipment unless stated, valued or agreed amount indicated.
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Policy Number AS2-Z51-293452-012

SCHEDULE

School Bus Replacement Cost Coverage

Premium: \$2,650 FC

FORMS INVENTORY

COVERAGE FORMS PARTS AND ENDORSEMENTS FORMING A PART OF THIS POLICY AT INCEPTION:

Listed below are possible coverage forms and the states in which they apply.

CA 00 01 03 10 VA

CA 00 01 10 13 AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY

Form Number	Form Description	Applicable to Coverage Form
AC 00 03 02 13	Business Auto Declarations	CA 00 01 10 13
ACS 00 03 11 11	Business Auto Declarations Extension Schedule - Hired or Borrowed Auto	CA 00 01 10 13
ACS 21 02 04 13	Uninsured/Underinsured Motorists Insurance (UM/UIM) Schedule	CA 00 01 10 13
ACS 00 24 04 13	Item 3 - Schedule of Covered Autos You Own	CA 00 01 10 13
ACS 84 02 07 13	All Purpose Schedule	CA 00 01 10 13
ACS 00 26 04 13	Forms Inventory	CA 00 01 10 13
IL 00 17 11 98	Common Policy Conditions	CA 00 01 10 13
IL 00 21 09 08	Nuclear Energy Liability Exclusion Endorsement (Broad)	CA 00 01 10 13
CA 23 45 11 16	Public or Livery Passenger Conveyance and On-Demand Delivery Services	CA 00 01 10 13
AC 00 30 10 13	Changes In Your Policy	CA 00 01 10 13
CA 01 46 10 13	Tennessee Changes	CA 00 01 10 13
IL 02 50 09 08	Tennessee Changes-Cancellation and Nonrenewal	CA 00 01 10 13
CA 21 20 02 22	Tennessee Uninsured Motorists Coverage	CA 00 01 10 13
AC 84 27 08 15	State Application of Terrorism Exclusion Endorsements	CA 00 01 10 13
CA 23 84 01 06	Exclusion of Terrorism	CA 00 01 10 13
CA 23 84 10 13	Exclusion of Terrorism	CA 00 01 10 13
CA 23 86 01 06	Exclusion of Terrorism Above Minimum Statutory Limits	CA 00 01 10 13
CA 23 86 10 13	Exclusion of Terrorism Above Minimum Statutory Limits	CA 00 01 10 13
CA 23 88 10 13	Alaska Exclusion of Terrorism Above Minimum Statutory Limits	CA 00 01 10 13
CA 23 92 10 13	Washington Exclusion of Terrorism	CA 00 01 10 13
CA 99 03 10 13	Auto Medical Payments	CA 00 01 10 13
AC 84 52 12 16	School Business Auto Extension Endorsement	CA 00 01 10 13
AC 84 54 06 14	Replacement Cost Coverage - School Buses	CA 00 01 10 13
CA 24 02 10 13	Public Transportation Autos	CA 00 01 10 13
AC 20 01 11 16	Assault, Battery, Abuse or Molestation Exclusion	CA 00 01 10 13
CA 00 01 10 13	Business Auto Coverage Form	CA 00 01 10 13
LIL 90 04 06 13	Annual Meeting Notice	CA 00 01 10 13
LIL 90 09 05 17	Public Entity Immunity And Tort Cap Preservation Endorsment	CA 00 01 10 13
SNI 90 01 12 18	Policyholder Notice - Company Contact Information	CA 00 01 10 13
CNA 90 15 11 16	2016 Commercial Auto Miscellaneous Form Revisions Advisory Notice To P	CA 00 01 10 13
SNI 04 01 12 20	Liberty Mutual Group California Privacy Notice	CA 00 01 10 13
IL P 001 01 04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") A	CA 00 01 10 13

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 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. The policy period will end on that date.
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. 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 and made a 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

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

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.

Policy No: AS2-Z51-293452-012

Effective Date: 07/01/2022

Expiration Date: 07/01/2023

Sales Office: 034A

Issued By: Liberty Mutual Fire Insurance Co.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:
 - A. Under any Liability Coverage, to "bodily injury" or "property damage":
 - (1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
 - B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.
 - C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:
 - (1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
 - (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
 - (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.
2. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material **(a)** containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and **(b)** resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a)** Any "nuclear reactor";
- (b)** Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";

(c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

(d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

Policy No: AS2-Z51-293452-012
Effective Date: 07/01/2022
Expiration Date: 07/01/2023
Sales Office: 034A

Issued By: Liberty Mutual Fire Insurance Co.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PUBLIC OR LIVERY PASSENGER CONVEYANCE AND ON-DEMAND DELIVERY SERVICES EXCLUSION

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Changes In Covered Autos Liability Coverage

The following exclusion is added:

Public Or Livery Passenger Conveyance And On-demand Delivery Services

This insurance does not apply to any covered "auto" while being used:

1. As a public or livery conveyance for passengers. This includes, but is not limited to, any period of time a covered "auto" is being used by an "insured" who is logged into a "transportation network platform" as a driver, whether or not a passenger is "occupying" the covered "auto"; or
2. By an "insured" who is logged into a "transportation network platform" or "delivery network platform" as a driver to provide "delivery services", whether or not the goods, items or products to be delivered are in the covered "auto".

B. Changes In Physical Damage Coverage

The following exclusion is added:

We will not pay for "loss" to any covered "autos" while being used:

1. As a public or livery conveyance for passengers. This includes, but is not limited to, any period of time a covered "auto" is being used by an "insured" who is logged into a "transportation network platform" as a driver, whether or not a passenger is "occupying" the covered "auto"; or
2. By an "insured" who is logged into a "transportation network platform" or "delivery network platform" as a driver to provide "delivery services", whether or not the goods, items or products to be delivered are in the covered "auto".

C. Changes In Auto Medical Payments

If Auto Medical Payments Coverage is attached, then the following exclusion is added:

Public Or Livery Passenger Conveyance and On-demand Delivery Services

This insurance does not apply to:

"Bodily injury" sustained by an "insured" "occupying" a covered "auto" while it is being used:

1. As a public or livery conveyance for passengers. This includes, but is not limited to, any period of time a covered "auto" is being used by an "insured" who is logged into a "transportation network platform" as a driver, whether or not a passenger is "occupying" the covered "auto"; or
2. By an "insured" who is logged into a "transportation network platform" or "delivery network platform" as a driver to provide "delivery services", whether or not the goods, items or products to be delivered are in the covered "auto".

D. Changes In Uninsured And/Or Underinsured Motorists Coverage

1. If Uninsured and/or Underinsured Motorists Coverage is attached, and:

- a. Contains, in whole or in part, a public or livery exclusion, then the following exclusion in Paragraph 2. does not apply.
- b. Does not contain a public or livery exclusion, then the following exclusion in Paragraph 2. is added.

2. Public Or Livery Passenger Conveyance And On-demand Delivery Services

This insurance does not apply to any covered "auto" while being used:

- a.** As a public or livery conveyance for passengers. This includes, but is not limited to, any period of time a covered "auto" is being used by an "insured" who is logged into a "transportation network platform" as a driver, whether or not a passenger is "occupying" the covered "auto"; or
- b.** By an "insured" who is logged into a "transportation network platform" or "delivery network platform" as a driver to provide "delivery services", whether or not the goods, items or products to be delivered are in the covered "auto".

E. Changes In Personal Injury Protection Coverage

- 1.** If Personal Injury Protection, no-fault or other similar coverage is attached, and:
 - a.** Contains, in whole or in part, a public or livery exclusion, then the following exclusion in Paragraph **2.** does not apply.
 - b.** Does not contain a public or livery exclusion, then the following exclusion in Paragraph **2.** is added.

2. Public Or Livery Passenger Conveyance And On-demand Delivery Services

This insurance does not apply to any covered "auto" while being used:

- a.** As a public or livery conveyance for passengers. This includes, but is not limited to, any period of time a covered "auto" is being used by an "insured" who is logged into a "transportation network platform" as a driver, whether or not a passenger is "occupying" the covered "auto"; or
- b.** By an "insured" who is logged into a "transportation network platform" or "delivery network platform" as a driver to provide "delivery services", whether or not the goods, items or products to be delivered are in the covered "auto".

F. Additional Definitions

As used in this endorsement:

- 1.** "Delivery network platform" means an online-enabled application or digital network, used to connect customers:
 - a.** With drivers; or
 - b.** With local vendors using drivers; for the purpose of providing prearranged "delivery services" for compensation. A "delivery network platform" does not include a "transportation network platform".
- 2.** "Delivery services" includes courier services.
- 3.** "Occupying" means in, upon, getting in, on, out or off.
- 4.** "Transportation network platform" means an online-enabled application or digital network used to connect passengers with drivers using vehicles for the purpose of providing prearranged transportation services for compensation.

Policy Number AS2-Z51-293452-012
Issued by Liberty Mutual Fire Insurance Co.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CHANGES IN YOUR POLICY

This endorsement applies to:

CA 00 01 10 13 - Business Auto Coverage Form
CA 00 20 10 13 - Motor Carrier Coverage Form
CA 00 25 10 13 - Auto Dealers Coverage Form

This endorsement modifies the policy declarations and endorsements applicable to the foregoing forms as follows:

1. The reference to Liability Coverage is changed to Covered Autos Liability Coverage.
2. The reference in Physical Damage Coverage to "loss" in any one "accident" is changed to "loss" to any one covered "auto".
3. Any reference to Garage Coverage Form is changed to Auto Dealers Coverage Form.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TENNESSEE CHANGES

For a covered "auto" licensed in, or "auto dealer operations" conducted in, Tennessee, this endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

A. Changes In Covered Autos Liability Coverage

Paragraph **2.b.(4)** of the **Who Is An Insured** provision of the Auto Dealers Coverage Form does not apply.

B. Changes In Conditions

1. The following replaces the lead-in paragraph to the **Duties In The Event Of Accident, Claim, Suit Or Loss** Condition in the Business Auto and Motor Carrier Coverage Forms and the **Duties In The Event Of Accident, Claim, Offense, Suit, Loss Or Acts, Errors Or Omissions** Condition in the Auto Dealers Coverage Form:

We have no duty to provide coverage under this policy if the failure to comply with the following duties is prejudicial to us:

2. The **Other Insurance** Condition in the Auto Dealers and Business Auto Coverage Forms and the **Other Insurance – Primary and Excess Insurance Provisions** Condition in the Motor Carrier Coverage Form are changed by adding the following:

a. When two policies providing liability insurance apply to an "auto" and:

(1) One provides coverage to a named "insured" engaged in the business of selling, repairing, servicing, delivering, testing, road testing, parking or storing "autos";

(2) The other provides coverage to a person not engaged in that business; and

(3) At the time of an "accident" a person described in Paragraph **a.(2)** is operating an "auto" owned by the business described in Paragraph **a.(1)**, then that person's liability insurance is primary and the policy issued to a business described in Paragraph **a.(1)** is excess over any insurance available to that person.

b. When two policies providing liability insurance apply to an "auto" and:

(1) One provides coverage to a named "insured" engaged in the business of repairing, servicing, parking or storing "autos";

(2) The other provides coverage to a person not engaged in that business; and

(3) At the time of an "accident" an "insured" under the policy described in Paragraph **b.(1)** is operating an "auto" owned by a person described in Paragraph **b.(2)**, then the liability insurance policy issued to the business described in Paragraph **b.(1)** is primary and the policy issued to a person described in Paragraph **b.(2)** is excess over any insurance available to the business.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TENNESSEE CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

A. 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.

The refund will be pro rata if:

- a.** We cancel; or
- b.** The policy is cancelled at the request of a premium finance company that has financed this policy under a premium finance agreement.

The refund may be less than pro rata if the first Named Insured cancels the policy.

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

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

CANCELLATION OF POLICIES IN EFFECT FOR 60 DAYS OR MORE

If this policy has been in effect for 60 days or more, or if this policy is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:

- 1.** Nonpayment of premium, including any additional premium, calculated in accordance with our current rating manual, justified by a physical change in the insured property or a change in its occupancy or use;

2. Your conviction of a crime increasing any hazard insured against;

3. Discovery of fraud or material misrepresentation on the part of either of the following:

- a.** You or your representative in obtaining this insurance; or
- b.** You in pursuing a claim under this policy;

4. Failure to comply with written loss control recommendations;

5. Material change in the risk which increases the risk of loss after we issued or renewed insurance coverage;

6. Determination by the insurance commissioner that the continuation of the policy would jeopardize our solvency or would place us in violation of the insurance laws of Tennessee or any other state;

7. Your violation or breach of any policy terms or conditions; or

8. Other reasons that are approved by the insurance commissioner.

Notice of cancellation will state the reason for cancellation.

- C. The following is added and supersedes any provisions to the contrary:

NONRENEWAL

1. If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal to the first Named Insured and agent, at least 60 days before the expiration date unless:
 - a. We have offered to issue a renewal policy; or
 - b. You have obtained replacement coverage or have agreed in writing to obtain replacement coverage.

2. Any notice of nonrenewal will be mailed or delivered to the first Named Insured's and agent's addresses shown in the policy. If notice is mailed, proof of mailing will be sufficient proof of notice.

- D. The following is added to the **Premiums** Common Policy Condition:

Whenever an insurance policy which is financed with a premium finance company is cancelled, the insurer shall return, within 30 days after the effective date of the cancellation, whatever gross unearned premiums are due under the insurance policy directly to the premium finance company for the account of the first Named Insured.

Policy No: AS2-Z51-293452-012
Effective Date: 07/01/2022
Expiration Date: 07/01/2023
Sales Office: 034A

Issued By: Liberty Mutual Fire Insurance Co.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TENNESSEE UNINSURED MOTORISTS COVERAGE

For a covered "auto" licensed or principally garaged in, or "auto dealer operations" conducted in, Tennessee, this endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the Policy on the inception date unless another date is indicated below.

SCHEDULE

"Bodily Injury" And "Property Damage"	\$	Each "Accident"
	Or	
"Bodily Injury"	\$	Each "Accident"
This endorsement provides "bodily injury" and "property damage" Uninsured Motorists Coverage unless an "X" is entered below.		
<input checked="" type="checkbox"/> If an "X" is entered in this box, this endorsement provides "bodily injury" Uninsured Motorists Coverage only.		
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of an "uninsured motor vehicle". The damages must result from "bodily injury" sustained by the "insured", or "property damage" caused by an "accident". The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the "uninsured motor vehicle".
2. With respect to damages resulting from an "accident" with a vehicle described in Paragraph (2) of the definition of "uninsured motor vehicle", we will pay under this coverage only if **a.** or **b.** below applies:
 - a. The limit of any applicable liability bonds or policies has been exhausted by payments of judgments or settlements; or

- b. A tentative settlement has been made between an "insured" and the insurer of an owner or operator of a vehicle described in Paragraph (2) of the definition of "uninsured motor vehicle" and we have been given written notice of such tentative settlement as described in Paragraph **E.4.b.**

3. Any judgment for damages arising out of a suit brought without our written consent is not binding on us.

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members".

- b. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":
- a. Anyone "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - b. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
 - c. The Named Insured for "property damage" only.

C. Exclusions

This insurance does not apply to:

1. Any claim settled without our consent. However, this exclusion does not apply to a settlement made with the insurer of an owner or operator of a vehicle described in Paragraph (2) of the definition of "uninsured motor vehicle" in accordance with the procedure described in Paragraph A.2.b.
2. The direct or indirect benefit of any insurer or self-insurer under any workers' compensation, disability benefits or similar law.
3. The direct or indirect benefit of any insurer of property.
4. "Bodily injury" sustained by:
 - a. The individual Named Insured while "occupying" or when struck by a vehicle owned by that Named Insured that is not a covered "auto" for Uninsured Motorists Coverage under this Coverage Form.
 - b. Any "family member" while "occupying" or when struck by any vehicle owned by that "family member" that is not a covered "auto" for Uninsured Motorists Coverage under this Coverage Form.
 - c. Any "family member" while "occupying" or when struck by any vehicle owned by the Named Insured that is insured for Uninsured Motorists Coverage on a primary basis under any other Coverage Form or policy.

5. Property contained in or struck by any vehicle owned by the Named Insured or, if the Named Insured is an individual, any "family member" which is not a covered "auto".
6. The first \$200 of the amount of "property damage" to the property of each "insured" as the result of any one "accident". This exclusion does not apply if:
 - a. We insure the Named Insured's covered "auto" for both collision and uninsured motorists "property damage" coverage; and
 - b. The operator of the "uninsured motor vehicle" is positively identified and is solely at fault.
7. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
8. "Property damage" for which the "insured" has been or is entitled to be compensated by other property or physical damage insurance.
9. Punitive or exemplary damages.
10. "Bodily injury" or "property damage" arising directly or indirectly out of:
 - 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.

D. Limit Of Insurance

1. Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident" is the limit of Uninsured Motorists Coverage shown in the Schedule.
2. The most we will pay for all damages resulting from "bodily injury" to an "insured" when the "insured" is "occupying" an "auto" not owned by the "insured", or is not "occupying" any "auto", is the highest limit of Uninsured Motorists Coverage on an "auto" owned by the "insured".
3. For a vehicle described in Paragraph (2) of the definition of "uninsured motor vehicle", our Limit of Insurance shall be reduced by all sums paid because of "bodily injury" by or for anyone who is legally responsible, including all sums paid or payable under this policy's Covered Autos Liability Coverage.

4. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form, any Liability Coverage form, and any Medical Payments Coverage endorsement attached to this Coverage Part.

We will not make a duplicate payment under this coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible.

We will not pay for any element of "loss" if a person is entitled to receive payment for the same element of "loss" under any workers' compensation law, disability benefits or similar law.

5. We will not pay for a loss which is paid or payable under Physical Damage Coverage.

E. Changes In Conditions

The Conditions are changed for Uninsured Motorists Coverage as follows:

1. **Other Insurance** in the Auto Dealers and Business Auto Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form are replaced by the following:

- a. If there is other applicable insurance available under one or more Coverage Forms, policies or provisions of coverage, the maximum recovery for damages under all Coverage Forms or policies combined may equal but not exceed the highest applicable limit for any one vehicle under any one Coverage Form or policy providing coverage.
- b. Subject to Paragraph a., with respect to "bodily injury" to an "insured":

- (1) While not "occupying" a vehicle, only the Uninsured Motorists Coverage applicable to a vehicle, under which the injured person is an "insured", that provides the highest limit of Uninsured Motorists Coverage, will apply. No other Coverage Form, policy or provision of coverage with lesser limits of Uninsured Motorists Coverage will apply. If two or more Coverage Forms, policies or provisions of coverage provide the highest limit of Uninsured Motorists Coverage, they will share the loss equally.

- (2) While "occupying" a vehicle owned by that "insured", only the Uninsured Motorists Coverage applicable to that vehicle will apply, and no other Coverage Form, policy or provision of coverage will apply.

- (3) While "occupying" a vehicle not owned by that "insured", the following will be the priorities of recovery:

First Priority	The Uninsured Motorists Coverage applicable to the vehicle the "insured" was "occupying" at the time of the "accident".
Second Priority	If the first priority is exhausted, only the Coverage Form, policy or provision of coverage applicable to a vehicle under which the "insured" is a named "insured", that provides the highest limit of Uninsured Motorists Coverage.
Third Priority	If the first and second priorities are exhausted, only the Coverage Form, policy or provision of coverage applicable to a vehicle under which the "insured" is other than a named "insured", that provides the highest limit of Uninsured Motorists Coverage.

If two or more Coverage Forms, policies or provisions of coverage in the second or third priority provide the highest limit of Uninsured Motorists Coverage, they will equally share the loss applicable to that priority. No Coverage Forms, policies or provisions of coverage with lesser limits of Uninsured Motorists Coverage will apply to the second or third priority.

2. **Duties In The Event Of Accident, Claim, Suit Or Loss** in the Business Auto and Motor Carrier Coverage Forms and **Duties In The Event Of Accident, Claim, Offense, Suit, Loss Or Acts, Errors Or Omissions** in the Auto Dealers Coverage Form are changed by adding the following:

- a. Promptly notify the police if a hit-and-run driver is involved.
- b. Promptly send us copies of the legal papers if a suit is brought.

- c. A person seeking coverage from an insurer, owner or operator of a vehicle described in Paragraph **F.2.c.(2)** of the definition of "uninsured motor vehicle" must notify us in writing of a tentative settlement between the "insured" and the insurer as described in Paragraph **E.4.b.** and allow us, within 30 days of receipt of both notices, to advance payment to that "insured" in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such vehicle.

3. Transfer Of Rights Of Recovery Against Others To Us is changed by adding the following:

If we make any payment and the "insured" recovers from another party, the "insured" shall hold the proceeds in trust for us and pay us back the amount we have paid.

Our rights under this provision do not apply with respect to a tentative settlement between an "insured" and the insurer of an owner or operator of a vehicle described in Paragraph **(2)** of the definition of "uninsured motor vehicle", for which we have been notified in accordance with Paragraph **A.2.b.**, to which we:

- a. Consent to the tentative settlement; or
- b. Fail to advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.

If we advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification:

- a. That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Uninsured Motorists Coverage; and
- b. We also have a right to recover the advance payment, unless judgment is rendered in favor of the owner or operator of an "uninsured motor vehicle".

4. The following is added:

Arbitration

- a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or operator of an "uninsured motor vehicle", or do not agree as to the amount of damages that are recoverable by that "insured", then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated and shall be decided by a court of competent jurisdiction.

- b. If a tentative settlement is made between an "insured" and the insurer, owner or operator of the "uninsured motor vehicle" for the full limits of all liability policies or bonds available to the party on whose behalf the tentative settlement is made, and:

- (1) We receive written notice from the "insured", sent certified mail return receipt requested or by some other method with written verification, of the "insured's":

- (a) Intent to accept the offer thereby releasing the party on whose behalf the offer is made; and

- (b) Agreement to submit the uninsured motorists claim to binding arbitration;

- (2) We receive written notice from the insurer of the "uninsured motor vehicle", sent certified mail return receipt requested or by some other method with written verification of the offer, and such insurer:

- (a) Provides verification of coverage upon request; and

- (b) Confirms to us that the owner or operator of the "uninsured motor vehicle" agrees to cooperate in connection with the arbitration of the uninsured motorists claim;

- (3) We consent to the tentative settlement in writing, sent certified mail return receipt requested or by some other method with written verification, within 30 days from receipt of both notices described in Paragraphs **(1)** and **(2)** above, thereby waiving our right to recover payment from the owner or operator of an "uninsured motor vehicle" in exchange for their written agreement to cooperate in connection with the arbitration;

then all issues of tort liability and damages arising out of the ownership, maintenance or use of the "uninsured motor vehicle" shall be arbitrated. However, if the settlement does not release all parties alleged to be liable to the "insured", arbitration of the uninsured motorists claim shall not be conducted until all such parties have been fully and finally disposed by settlement, final judgment or otherwise.

- c. We and an "insured" must agree to arbitration and to be bound by the results of that arbitration. In this event, both parties will agree on an arbitrator. If they cannot agree, either party may request that a judge of a court of record for the county where arbitration is pending designate three (3) potential arbitrators; the parties shall then agree upon one of the three.
- d. Unless we and an "insured" agree otherwise, arbitration will be in the county in which the "insured" lives. Rules of evidence applicable to the state courts where the arbitration is conducted will apply.
- e. The arbitrator's expense will be paid by:
 - (1) The "insured", if the arbitrator's award is less than or equal to the total amount collected by the "insured" from settlements or judgments, if any, and the offer made by us at least 15 days prior to arbitration; or
 - (2) Us, if the arbitrator's award exceeds the total amount collected by the "insured" from settlements or judgments, if any, and the offer made by us at least 15 days prior to arbitration.

F. Additional Definitions

As used in this endorsement:

1. "Property damage" means injury or destruction of:
 - a. A covered "auto";
 - b. Property contained in the covered "auto" and owned by the Named Insured or, if the Named Insured is an individual, any "family member"; or
 - c. Property contained in the covered "auto" and owned by anyone else "occupying" the covered "auto".
2. The following are added to the **Definitions** section:
 - a. "Family member" means a person related to an individual Named Insured by blood, marriage or adoption, who is a resident of such Named Insured's household, including a ward or foster child.
 - b. "Occupying" means in, upon, getting in, on, out or off.

c. "Uninsured motor vehicle" means a land motor vehicle or "trailer":

- (1) For which no liability bond or policy at the time of an "accident" provides at least the amounts required by the applicable law where a covered "auto" is principally garaged;
- (2) That is an underinsured motor vehicle. An underinsured motor vehicle is a land motor vehicle or "trailer" for which the sum of the limits of liability available for payment to an "insured" under all policies, bonds and securities applicable at the time of the accident:
 - (a) Is less than the Limit of Insurance for this coverage; or
 - (b) Has been reduced by payments to persons other than the "insured" to an amount which is less than the limit of liability for this coverage;
- (3) For which an insuring or bonding company denies coverage or is or becomes insolvent; or
- (4) For which neither the driver nor owner can be identified. The vehicle or "trailer" must either:
 - (a) Hit an "insured", a covered "auto" or a vehicle an "insured" is "occupying"; or
 - (b) Cause "bodily injury" or "property damage" without hitting an "insured", a covered "auto" or a vehicle an "insured" is "occupying".

If there is no physical contact with such vehicle or "trailer", the facts of the "accident" must be proven by clear and convincing evidence. We will only accept corroborating evidence of the claim other than the evidence provided by occupants in the covered "auto" or in the vehicle an "insured" is "occupying".

However, "uninsured motor vehicle" does not include any vehicle:

 - (1) Owned by, or furnished or available for the Named Insured's regular use or, if the Named Insured is an individual, that of any "family member";

- (2)** Owned or operated by a self-insurer within the meaning of the Tennessee Financial Responsibility Law, compiled in title 55, chapter 12, or any similar state or federal law, except as a self-insurer who is or becomes insolvent and cannot provide the amounts required by that motor vehicle law;
- (3)** Designed for use mainly off public roads or any off-highway vehicle, as defined in Tenn. Code Ann. Section 55-8-101, except while the vehicle is operated on public roads pursuant to Tenn. Code Ann. Section 55-8-185 or other law; or
- (4)** While located for use as a premises.

Policy Number AS2-Z51-293452-012
Issued by Liberty Mutual Fire Insurance Co.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

STATE APPLICATION OF TERRORISM EXCLUSION ENDORSEMENTS

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
GARAGE COVERAGE FORM

If part of your policy, the below described Exclusion of Terrorism endorsements shall apply as follows:

Exclusion of Terrorism – CA 23 84 01 06

This endorsement applies only in Puerto Rico.

Exclusion of Terrorism – CA 23 84 10 13

This endorsement applies in all states except Alaska, Connecticut, Florida, Georgia, Hawaii, Kansas, Kentucky, Massachusetts, New Jersey, New York, Oklahoma, Oregon, Puerto Rico, Virginia, and Washington.

This endorsement also applies in the jurisdictions of Guam and the US Virgin Islands.

Exclusion of Terrorism Above Minimum Statutory Limits – CA 23 86 01 06

This endorsement applies only in Hawaii.

Exclusion of Terrorism Above Minimum Statutory Limits – CA 23 86 10 13

This endorsement applies only in Connecticut, Kansas, Kentucky, Massachusetts, New Jersey, Oklahoma, and Oregon.

Alaska Exclusion of Terrorism Above Minimum Statutory Limits – CA 23 88 10 13

This endorsement applies only in Alaska.

Washington Exclusion of Terrorism – CA 23 92 10 13

This endorsement applies only in Washington.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF TERRORISM

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury, damage, loss or expense, are enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:

a. That involve the following or preparation for the following:

- (1)** Use or threat of force or violence; or
- (2)** Commission or threat of a dangerous act; or
- (3)** Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

b. When one or both of the following applies:

- (1)** The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- (2)** It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

2. "Any injury, damage, loss or expense" means any injury, damage, loss or expense covered under any Coverage Form or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal injury", "personal and advertising injury", "loss", loss of use, rental reimbursement after "loss" or "covered pollution cost or expense", as may be defined under this Coverage Form, Policy or any applicable endorsement.

B. Except with respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for "any injury, damage, loss or expense" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury, damage, loss or expense" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury, damage, loss or expense. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
6. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
 - a. Physical injury that involves a substantial risk of death; or
 - b. Protracted and obvious physical disfigurement; or
 - c. Protracted loss of or impairment of the function of a bodily member or organ.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the thresholds in Paragraphs **B.5.** and **B.6.** are exceeded.

With respect to this Exclusion, Paragraphs **B.5.** and **B.6.** describe the thresholds used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

- C. With respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for any "loss", loss of use or rental reimbursement after "loss" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold in Paragraph **C.5.** is exceeded.

With respect to this Exclusion, Paragraph **C.5.** describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

D. In the event of any incident of "terrorism" that is not subject to the Exclusion in Paragraphs B. or C., coverage does not apply to "any injury, damage, loss or expense" that is otherwise excluded under this Coverage Form, Policy or any applicable endorsement.

Policy No: AS2-Z51-293452-012
Effective Date: 07/01/2022
Expiration Date: 07/01/2023
Sales Office: 034A

Issued By: Liberty Mutual Fire Insurance Co.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF TERRORISM

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

- A.** The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury, damage, loss or expense, is enclosed in quotation marks:
- 1.** "Terrorism" means activities against persons, organizations or property of any nature:
 - a.** That involve the following or preparation for the following:
 - (1)** Use or threat of force or violence; or
 - (2)** Commission or threat of a dangerous act; or
 - (3)** Commission or threat of an act that interferes with or disrupts an electronic, communication, information or mechanical system; and
 - b.** When one or both of the following apply:
 - (1)** The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - (2)** It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
- 2.** "Any injury, damage, loss or expense" means any injury, damage, loss or expense covered under any Coverage Form or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "loss", loss of use, rental reimbursement after "loss" or "covered pollution cost or expense", as may be defined under this Coverage Form, Policy or any applicable endorsement.
- B.** Except with respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

Exclusion Of Terrorism

We will not pay for "any injury, damage, loss or expense" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury, damage, loss or expense" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury, damage, loss or expense. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

- 1.** The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
6. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
 - a. Physical injury that involves a substantial risk of death; or
 - b. Protracted and obvious physical disfigurement; or
 - c. Protracted loss of or impairment of the function of a bodily member or organ.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the thresholds in Paragraphs **B.5.** and **B.6.** are exceeded.

With respect to this exclusion, Paragraphs **B.5.** and **B.6.** describe the thresholds used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this exclusion will apply to that incident. When the exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

- C. With respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

Exclusion Of Terrorism

We will not pay for any "loss", loss of use or rental reimbursement after "loss" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold in Paragraph **C.5.** is exceeded.

With respect to this exclusion, Paragraph **C.5.** describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this exclusion will apply to that incident. When the exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

D. In the event of any incident of "terrorism" that is not subject to the exclusion in Paragraph **B.** or **C.**, coverage does not apply to "any injury, damage, loss or expense" that is otherwise excluded under this Coverage Form, Policy or any applicable endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF TERRORISM ABOVE MINIMUM STATUTORY LIMITS

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
BUSINESS AUTO PHYSICAL DAMAGE COVERAGE FORM
GARAGE COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY
TRUCKERS COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury, damage, loss or expense, are enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:

a. That involve the following or preparation for the following:

- (1)** Use or threat of force or violence; or
- (2)** Commission or threat of a dangerous act; or
- (3)** Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

b. When one or both of the following applies:

- (1)** The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- (2)** It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

2. "Any injury, damage, loss or expense" means any injury, damage, loss or expense covered under any Coverage Form or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal injury", "personal and advertising injury", "loss", loss of use, rental reimbursement after "loss" or "covered pollution cost or expense", as may be defined under this Coverage Form, Policy or any applicable endorsement.

B. Except with respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage - Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for "any injury, damage, loss or expense" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury, damage, loss or expense" is excluded, regardless of any other cause or event that contributes concurrently or in any sequence to such injury, damage, loss or expense. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
6. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
 - a. Physical injury that involves a substantial risk of death; or
 - b. Protracted and obvious physical disfigurement; or
 - c. Protracted loss of or impairment of the function of a bodily member or organ.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the thresholds in Paragraphs **B.5.** and **B.6.** are exceeded.

With respect to this Exclusion, Paragraphs **B.5.** and **B.6.** describe the thresholds used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

However, with respect to Liability and Personal Injury Protection Coverage, if applicable, this Exclusion applies only to the extent that the limit of such coverage exceeds the state compulsory or financial responsibility law minimum limits for each coverage.

With respect to Uninsured and/or Underinsured Motorists Coverage, if applicable, this Exclusion applies only to the extent that the limit of such coverage exceeds the minimum statutory permitted limits for Uninsured and/or Underinsured Motorists Coverage. Those limits are equal to the minimum limit permitted for Liability Coverage.

- C. With respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage - Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for any "loss", loss of use or rental reimbursement after "loss" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or

5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold in Paragraph **C.5.** is exceeded.

With respect to this Exclusion, Paragraph **C.5.** describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

D. In the event of any incident of "terrorism" that is not subject to the Exclusion in Paragraphs **B.** or **C.**, coverage does not apply to "any injury, damage, loss or expense" that is otherwise excluded under this Coverage Form, Policy or any applicable endorsement.

Policy No: AS2-Z51-293452-012
Effective Date: 07/01/2022
Expiration Date: 07/01/2023
Sales Office: 034A

Issued By: Liberty Mutual Fire Insurance Co.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF TERRORISM ABOVE MINIMUM STATUTORY LIMITS

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury, damage, loss or expense, is enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:

a. That involve the following or preparation for the following:

- (1)** Use or threat of force or violence; or
- (2)** Commission or threat of a dangerous act; or
- (3)** Commission or threat of an act that interferes with or disrupts an electronic, communication, information or mechanical system; and

b. When one or both of the following apply:

- (1)** The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- (2)** It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

2. "Any injury, damage, loss or expense" means any injury, damage, loss or expense covered under any Coverage Form or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "loss", loss of use, rental reimbursement after "loss" or "covered pollution cost or expense", as may be defined under this Coverage Form, Policy or any applicable endorsement.

B. Except with respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

Exclusion Of Terrorism

We will not pay for "any injury, damage, loss or expense" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury, damage, loss or expense" is excluded, regardless of any other cause or event that contributes concurrently or in any sequence to such injury, damage, loss or expense. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
6. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
 - a. Physical injury that involves a substantial risk of death; or
 - b. Protracted and obvious physical disfigurement; or
 - c. Protracted loss of or impairment of the function of a bodily member or organ.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the thresholds in Paragraphs **B.5.** and **B.6.** are exceeded.

With respect to this exclusion, Paragraphs **B.5.** and **B.6.** describe the thresholds used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this exclusion will apply to that incident. When the exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

However, with respect to Covered Autos Liability Coverage and Personal Injury Protection Coverage, if applicable, this exclusion applies only to the extent that the limit of such coverage exceeds the state compulsory or financial responsibility law minimum limits for each coverage.

With respect to Uninsured and/or Underinsured Motorists Coverage, if applicable, this exclusion applies only to the extent that the limit of such coverage exceeds the minimum statutory permitted limits for Uninsured and/or Underinsured Motorists Coverage. Those limits are equal to the minimum limit permitted for Covered Autos Liability Coverage.

- C. With respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

Exclusion Of Terrorism

We will not pay for any "loss", loss of use or rental reimbursement after "loss" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold in Paragraph **C.5.** is exceeded.

With respect to this exclusion, Paragraph **C.5.** describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this exclusion will apply to that incident. When the exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

D. In the event of any incident of "terrorism" that is not subject to the exclusion in Paragraph **B.** or **C.**, coverage does not apply to "any injury, damage, loss or expense" that is otherwise excluded under this Coverage Form, Policy or any applicable endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ALASKA EXCLUSION OF TERRORISM ABOVE MINIMUM STATUTORY LIMITS

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury, damage, loss or expense, is enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:

a. That involve the following or preparation for the following:

- (1)** Use or threat of force or violence; or
- (2)** Commission or threat of a dangerous act; or
- (3)** Commission or threat of an act that interferes with or disrupts an electronic, communication, information or mechanical system; and

b. When one or both of the following apply:

- (1)** The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- (2)** It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

2. "Any injury, damage, loss or expense" means any injury, damage, loss or expense covered under any Coverage Form or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "loss", loss of use, rental reimbursement after "loss" or "covered pollution cost or expense", as may be defined under this Coverage Form, Policy or any applicable endorsement.

B. Except with respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

Exclusion Of Terrorism

We will not pay for "any injury, damage, loss or expense" caused by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
6. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
 - a. Physical injury that involves a substantial risk of death; or
 - b. Protracted and obvious physical disfigurement; or
 - c. Protracted loss of or impairment of the function of a bodily member or organ.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the thresholds in Paragraphs **B.5.** and **B.6.** are exceeded.

With respect to this exclusion, Paragraphs **B.5.** and **B.6.** describe the thresholds used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this exclusion will apply to that incident. When the exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

However, with respect to Covered Autos Liability Coverage, this exclusion applies only to the extent that the limit of such coverage exceeds the state compulsory or financial responsibility law minimum limits.

With respect to Uninsured and Underinsured Motorists Coverage, this exclusion applies only to the extent that the limit of such coverage exceeds the minimum statutory permitted limits for Uninsured and Underinsured Motorists Coverage. Those limits are equal to the minimum limit permitted for Covered Autos Liability Coverage.

- C. With respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

Exclusion Of Terrorism

We will not pay for any "loss", loss of use or rental reimbursement after "loss" caused by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold in Paragraph **C.5.** is exceeded.

With respect to this exclusion, Paragraph **C.5.** describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this exclusion will apply to that incident. When the exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

D. In the event of any incident of "terrorism" that is not subject to the exclusion in Paragraph **B.** or **C.**, coverage does not apply to "any injury, damage, loss or expense" that is otherwise excluded under this Coverage Form, Policy or any applicable endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WASHINGTON EXCLUSION OF TERRORISM

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM
SINGLE INTEREST AUTOMOBILE PHYSICAL DAMAGE INSURANCE POLICY

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury, damage, loss or expense, is enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:

a. That involve the following or preparation for the following:

- (1)** Use or threat of force or violence; or
- (2)** Commission or threat of a dangerous act; or
- (3)** Commission or threat of an act that interferes with or disrupts an electronic, communication, information or mechanical system; and

b. When one or both of the following apply:

- (1)** The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- (2)** It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

2. "Any injury, damage, loss or expense" means any injury, damage, loss or expense covered under any Coverage Form or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "loss", loss of use, rental reimbursement after "loss" or "covered pollution cost or expense", as may be defined under this Coverage Form, Policy or any applicable endorsement.

B. Except with respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

Exclusion Of Terrorism

We will not pay for "any injury, damage, loss or expense" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or
6. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:
 - a. Physical injury that involves a substantial risk of death; or
 - b. Protracted and obvious physical disfigurement; or
 - c. Protracted loss of or impairment of the function of a bodily member or organ.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the thresholds in Paragraphs **B.5.** and **B.6.** are exceeded.

With respect to this exclusion, Paragraphs **B.5.** and **B.6.** describe the thresholds used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this exclusion will apply to that incident. When the exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

- C. With respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage, Garagekeepers Coverage – Customers' Sound Receiving Equipment or the Single Interest Automobile Physical Damage Insurance Policy, the following exclusion is added:

Exclusion Of Terrorism

We will not pay for any "loss", loss of use or rental reimbursement after "loss" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or
5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold in Paragraph **C.5.** is exceeded.

With respect to this exclusion, Paragraph **C.5.** describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this exclusion will apply to that incident. When the exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Form, Policy or any applicable endorsement.

D. In the event of any incident of "terrorism" that is not subject to the exclusion in Paragraph **B.** or **C.**, coverage does not apply to "any injury, damage, loss or expense" that is otherwise excluded under this Coverage Form, Policy or any applicable endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO MEDICAL PAYMENTS COVERAGE

This endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Coverage

We will pay reasonable expenses incurred for necessary medical and funeral services to or for an "insured" who sustains "bodily injury" caused by "accident". We will pay only those expenses incurred, for services rendered within three years from the date of the "accident".

B. Who Is An Insured

1. You while "occupying" or, while a pedestrian, when struck by any "auto".
2. If you are an individual, any "family member" while "occupying" or, while a pedestrian, when struck by any "auto".
3. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, loss or destruction.

C. Exclusions

This insurance does not apply to any of the following:

1. "Bodily injury" sustained by an "insured" while "occupying" a vehicle located for use as a premises.
2. "Bodily injury" sustained by you or any "family member" while "occupying" or struck by any vehicle (other than a covered "auto") owned by you or furnished or available for your regular use.

3. "Bodily injury" sustained by any "family member" while "occupying" or struck by any vehicle (other than a covered "auto") owned by or furnished or available for the regular use of any "family member".
4. "Bodily injury" to your "employee" arising out of and in the course of employment by you. However, we will cover "bodily injury" to your domestic "employees" if not entitled to workers' compensation benefits. For the purposes of this endorsement, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.
5. "Bodily injury" to an "insured" while working in a business of selling, servicing, repairing or parking "autos" unless that business is yours.
6. "Bodily injury" arising directly or indirectly out of:
 - 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.

7. "Bodily injury" to anyone using a vehicle without a reasonable belief that the person is entitled to do so.
8. "Bodily Injury" sustained by an "insured" while "occupying" any covered "auto" while used in any professional racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply to any "bodily injury" sustained by an "insured" while the "auto" is being prepared for such a contest or activity.

D. Limit Of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for "bodily injury" for each "insured" injured in any one "accident" is the Limit Of Insurance for Auto Medical Payments Coverage shown in the Declarations.

No one will be entitled to receive duplicate payments for the same elements of "loss" under this coverage and any Liability Coverage Form, Uninsured Motorists Coverage Endorsement or Underinsured Motorists Coverage Endorsement attached to this Coverage Part.

E. Changes In Conditions

The **Conditions** are changed for **Auto Medical Payments Coverage** as follows:

1. The **Transfer Of Rights Of Recovery Against Others To Us** Condition does not apply.
2. The reference in **Other Insurance** in the Auto Dealers and Business Auto Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form to "other collectible insurance" applies only to other collectible auto medical payments insurance.

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to you by blood, marriage or adoption who is a resident of your household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHOOL BUSINESS AUTO EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

SCHEDULE

The following endorsement provisions do not apply when an "X" is shown in the space provided below:

- _____ Provision 2. BROAD FORM INSURED
- _____ Provision 3. SCHOOL EMPLOYEES AS INSUREDS
- _____ Provision 4. VOLUNTEERS AS INSUREDS
- _____ Provision 5. ADDITIONAL INSURED BY CONTRACT, AGREEMENT OR PERMIT
- _____ Provision 7. AMENDED FELLOW EMPLOYEE EXCLUSION
- _____ Provision 8. HIRED AUTO PHYSICAL DAMAGE
- _____ Provision 21. BODILY INJURY REDEFINED
- _____ Provision 22. EXTENDED CANCELLATION CONDITION

The per "loss" deductible for Comprehensive Coverage for Provision **18**. is \$_____.

Premium \$ 525 FC_____.

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

With respect to coverage afforded by this endorsement, the provisions of the policy apply unless modified by the endorsement.

COVERAGE INDEX

Description	Page
TEMPORARY SUBSTITUTE FOR AUTO PHYSICAL DAMAGE	2
BROAD FORM INSURED	2
SCHOOL EMPLOYEES AS INSUREDS	3
VOLUNTEERS AS INSUREDS	3
ADDITIONAL INSURED BY CONTRACT, AGREEMENT OR PERMIT	3
SUPPLEMENTARY PAYMENTS	4
AMENDED FELLOW EMPLOYEE EXCLUSION	4
HIRED AUTO PHYSICAL DAMAGE	4
TOWING AND LABOR	5
PHYSICAL DAMAGE – ADDITIONAL TRANSPORTATION EXPENSE COVERAGE	5
RENTAL REIMBURSEMENT	5
EXTRA EXPENSE – BROADENED COVERAGE	6
PERSONAL EFFECTS COVERAGE	6
AIRBAG COVERAGE	6
AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT COVERAGE	7
LOAN / LEASE GAP COVERAGE	7

GLASS REPAIR – WAIVER OF DEDUCTIBLE	8
PHYSICAL DAMAGE- COMPREHENSIVE COVERAGE – PER EVENT DEDUCTIBLE	8
UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS	8
AMENDED DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS	9
BODILY INJURY REDEFINED	9
EXTENDED CANCELLATION CONDITION	9

SECTION I – COVERED AUTOS is amended as follows:

1. TEMPORARY SUBSTITUTE AUTO PHYSICAL DAMAGE

SECTION I - COVERED AUTOS, Paragraph **C.** is changed by adding the following:

If Physical Damage Coverage is provided under the Business Auto Coverage Form for an "auto" you own, the Physical Damage coverages provided for that owned "auto" are extended to any "auto" you do not own, while used with the expressed or implied permission of its owner as a temporary substitute for the covered "auto" you own that is out of service because of its breakdown, repair, servicing, "loss" or destruction.

SECTION II – COVERED AUTOS LIABILITY COVERAGE is amended as follows:

2. BROAD FORM INSURED

SECTION II – COVERED AUTOS LIABILITY COVERAGE, Paragraph **A.1.** Who Is An Insured is amended to include the following as an "insured":

d. Any legally incorporated entity of which you own more than 50 percent of the voting stock on the effective date of this Coverage Form, if there is no similar insurance available to that organization. However, the Named Insured does not include any organization that:

- (1)** is a partnership or joint venture;
- (2)** is an "insured" under any other automobile policy; or
- (3)** Has exhausted its Limit of Insurance under any other policy.

Paragraph **d. (2)** of this provision does not apply to a policy written to apply specifically in excess of this policy.

e. Any organization you newly acquire or form other than a partnership or joint venture of which you own more than 50 percent of the voting stock. This automatic coverage is afforded only for 180 days from the date of the acquisition or formation. However, coverage under this provision does not apply:

- (1)** If there is similar insurance or a self-insured retention plan available to that organization; or
- (2)** To "bodily injury" or "property damage" that occurred before you acquired or formed the organization.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

3. SCHOOL EMPLOYEES AS INSUREDS

SECTION II – COVERED AUTOS LIABILITY COVERAGE, Paragraph **A.1**. Who Is An Insured is amended to include as an "insured":

- f. Any "employee" of yours while using a covered "auto" you do not own, hire or borrow in your business or your personal affairs but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. Insurance provided by this endorsement is excess over any other collectible insurance available to any "employee."

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

4. VOLUNTEERS AS INSUREDS

SECTION II – COVERED AUTOS LIABILITY COVERAGE, Paragraph **A.1**. Who Is An Insured is amended to include as an "insured":

- g. A "volunteer worker" of yours while using a covered "auto" you do not own, hire or borrow in your business or your personal affairs or while performing duties related to the conduct of your business. Insurance provided by this endorsement is excess over any other collectible insurance available to any "volunteer worker."

For the purposes of this endorsement provision, SECTION V – DEFINITIONS is amended by adding the following:

"Volunteer worker" means a person who donates their services to you with your knowledge and consent and who is not paid a fee, salary or other remuneration.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

5. ADDITIONAL INSURED BY CONTRACT, AGREEMENT OR PERMIT

SECTION II – COVERED AUTOS LIABILITY COVERAGE, Paragraph **A.1**. Who Is An Insured is amended to include as an "insured":

- h. Any person or organization with respect to the operation, maintenance or use of a covered "auto", provided that you and such person or organization have agreed in a written contract, agreement or permit issued to you by governmental or public authority, to add such person or organization, or governmental or public authority to this policy as an "insured".

However, such person or organization is an "insured":

- (1) Only with respect to the operation, maintenance or use of a covered "auto";
- (2) Only for "bodily injury" or "property damage" caused by an "accident" which takes place after you executed the written contractor agreement, or after the permit has been issued to you; and
- (3) Only for the duration of that contract, agreement or permit provided the "bodily injury" or "property damage" is caused, in whole or in part, by you or by those acting or your behalf.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

6. SUPPLEMENTARY PAYMENTS

SECTION II – COVERED AUTOS LIABILITY COVERAGE, Paragraph **A.2.a.** Supplementary Payments, subparagraphs **(2)** and **(4)** are replaced by the following:

- (2)** Up to \$ 2,500 for the cost of bail bonds (including bonds for related traffic violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (4)** All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$ 500 a day because of time off from work.

7. AMENDED FELLOW EMPLOYEE EXCLUSION

In those states where Workers Compensation laws have not been legally determined to be the sole remedy for "employee" injuries, the following provision is added:

SECTION II – COVERED AUTOS LIABILITY COVERAGE, Exclusion **B.5.** Fellow Employee does not apply if the "bodily injury" results from the use of a covered "auto" you own or hire, and arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business.

The insurance provided under this Provision **7.** is excess over any other collectible insurance.

In those states where Workers Compensation insurance has been determined to be the sole remedy for "employee" injuries, this provision does not apply and Exclusion **5.** remains in force.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

SECTION III – PHYSICAL DAMAGE COVERAGE is amended as follows:

8. HIRED AUTO PHYSICAL DAMAGE

SECTION III – PHYSICAL DAMAGE COVERAGE, Paragraph **A.4.** Coverage Extensions, is amended by adding the following:

If hired "autos" are covered "autos" for Liability Coverage, and if Comprehensive, Specified Causes of Loss or Collision Coverage are provided under the Business Auto Coverage Form for any "auto" you own, then Physical Damage coverages provided are extended to "autos" you hire, rent or borrow, subject to the following limit and deductible:

(a) The most we will pay for "loss" to any one covered "auto" is the smallest of:

- (1)** \$50,000;
- (2)** The actual cash value of the damaged or stolen property as of the time of the "loss"; or
- (3)** The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality

minus a \$500 deductible. No deductible applies to "loss" caused by fire or lightning.

(b) Subject to the limit of insurance, deductible and excess provisions described in this provision, we will provide coverage equal to the broadest coverage applicable to any covered "auto" you own.

- (c) Subject to a maximum of \$750 per "accident," we will also cover the actual loss of use of the hired "auto" if it results from an "accident," you are legally liable and the lessor incurs an actual financial loss.
- (d) An adjustment for depreciation and physical condition will be made in determining the actual cash value of a "total loss." This adjustment is not applicable in Texas.
- (e) If a repair or replacement results in better than like kind and quality, we will not pay for the amount of betterment.
- (f) This coverage extension does not apply to:
 - (1) Any "auto" that is hired, rented or borrowed with a driver; or
 - (2) Any "auto" that is hired, rented or borrowed from your "employee."

The insurance provided under this Provision **8**. is excess over any other collectible insurance.

For the purposes of this provision, SECTION V – DEFINITIONS is amended by adding the following:

"Total loss" means a "loss" in which the cost of repairs plus the salvage value exceeds the actual cash value.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

9. TOWING AND LABOR

SECTION III - PHYSICAL DAMAGE COVERAGE, Paragraph **A.2**. Towing is replaced by the following:

If Physical Damage Coverage is provided under the Business Auto Coverage Form for an "auto" you own, we will pay towing and labor costs incurred, up to the limits shown below, each time a covered "auto" classified and rated as a private passenger type, "light truck" or "medium truck" is disabled:

- a. For private passenger type vehicles, we will pay up to \$50 per disablement.
- b. For "light trucks" that have a gross vehicle weight (GVW) of 10,000 pounds or less as defined by the manufacturer as the maximum loaded weight the "auto" is designed to carry, we will pay up to \$50 per disablement.
- c. For "medium trucks" that have a gross vehicle weight (GVW) of 10,001- 20,000 pounds as defined by the manufacturer as the maximum loaded weight the "auto" is designed to carry, we will pay up to \$150 per disablement.

However, the labor must be performed at the place of disablement.

10. PHYSICAL DAMAGE – ADDITIONAL TRANSPORTATION EXPENSE COVERAGE

SECTION III – PHYSICAL DAMAGE COVERAGE, Paragraph **A.4.a**. Transportation Expenses is amended to provide a limit of \$50 per day and a maximum limit of \$1,500.

11. RENTAL REIMBURSEMENT

SECTION III – PHYSICAL DAMAGE COVERAGE, Paragraph **A**. Coverage, is amended by adding the following:

We will pay up to \$75 per day for rental reimbursement expenses incurred by you for the rental of an "auto" because of "loss," to a covered "auto." We will pay only for those expenses incurred after the first 24 hours following the "loss" to the covered "auto."

Rental Reimbursement will be based on the rental of a comparable vehicle, which may be substantially less than \$75 per day, and will only be allowed for the period of time it should take to repair or replace the vehicle with reasonable speed and similar quality, up to a maximum period of 30 days.

We will also pay up to \$500 for reasonable and necessary expenses incurred by you to remove and replace your tools and equipment from the covered "auto."

This coverage does not apply while there are spare or reserve "autos" available to you for your use and operation.

If "loss" results from the total theft of a covered "auto" of the private passenger type, we will pay under this coverage only that amount of your rental reimbursement expenses which is not already provided under Section III – PHYSICAL DAMAGE, Paragraph **A.4.a.** Transportation Expense of the Business Auto Coverage Form.

No deductible applies to this coverage.

For the purposes of this endorsement provision, tools and equipment do not include "personal effects."

12. EXTRA EXPENSE – BROADENED COVERAGE

Under SECTION III – PHYSICAL DAMAGE COVERAGE Paragraph **A.4.a.** Transportation Expense, we will pay for the expense of returning a stolen covered "auto" to you. The maximum amount we will pay is \$1,000.

13. PERSONAL EFFECTS COVERAGE

SECTION III – PHYSICAL DAMAGE COVERAGE, Paragraph **A.4** Coverage Extensions is amended by adding the following:

If you have purchased Comprehensive Coverage on this policy for an "auto" you own and that "auto" is stolen, we will pay, without application of deductible, up to \$600 for "personal effects" stolen with the "auto".

For the purposes Provisions **11.** and **13.**, of this endorsement, SECTION V – DEFINITIONS is amended by adding the following:

"Personal effects" means tangible property that is worn or carried by an "insured." "Personal effects" do not include tools and equipment, jewelry, money or securities.

The insurance provided under Provision **13.** is excess over any other collectible insurance.

14. AIRBAG COVERAGE

SECTION III – PHYSICAL DAMAGE COVERAGE, Paragraph **B.3.a** is amended by adding the following:

If you have purchased Comprehensive or Collision Coverage under this policy, the exclusion for "loss" relating to mechanical breakdown does not apply to the accidental discharge of an airbag.

Any insurance we provide shall be excess over any other collectible insurance or reimbursement by manufacturer's warranty. However, we agree to pay any deductible applicable to the other coverage or warranty.

15. AUDIO, VISUAL AND ELECTRONIC EQUIPMENT COVERAGE

SECTION III - PHYSICAL DAMAGE COVERAGE is amended as follows:

The sublimits in Paragraph **C.1.b.** of the Limits Of Insurance provision in the Business Auto is replaced by the actual cash value of the audio, visual and electronic equipment or the cost to repair, return or replace the damages equipment.

If a "loss" occurs solely to audio, visual or data electronic equipment or accessories used with this equipment, then our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by a \$100 deductible.

16. LOAN / LEASE GAP COVERAGE

A. SECTION III – PHYSICAL DAMAGE COVERAGE Paragraph **C.** Limits of Insurance is amended by adding the following:

The most we will pay for a "total loss" to any covered "auto" is the greater of the:

1. Balance due under the terms of the loan or lease to which the damaged covered "auto" is subject at the time of the "loss" less the amount of:
 - a. Overdue payments and financial penalties associated with those payments as of the date of the "loss";
 - b. Financial penalties imposed under a lease due to high mileage, excessive use or abnormal wear and tear;
 - c. Costs for extended warranties, Credit Life insurance, or Health, Accident or Disability Insurance purchased with the loan or lease;
 - d. Transfer or roll-over balances from previous loans or leases;
 - e. Final payments due under a "Balloon Loan";
 - f. The dollar amount of any unrepaired damage which occurred prior to the "total loss" of a covered "auto";
 - g. Security deposits not refunded by a lessor;
 - h. All refunds payable or paid to you as a result of the early termination of a lease agreement or as a result of the early termination of any warranty or extended service agreement on a covered "auto";
 - i. Any amounts representing taxes;
 - j. Loan or lease termination fees; or
2. The actual cash value of the damaged or stolen property as of the time of the "loss."

An adjustment for depreciation and physical condition will be made in determining the actual cash value at the time of the "loss". This adjustment is not applicable in Texas.

B. ADDITIONAL CONDITIONS

This coverage applies only to the original loan for which the covered "auto" serves as collateral, or lease written on a covered "auto."

C. SECTION V- DEFINITIONS

For the purposes of this provision, SECTION V – DEFINITIONS is amended by adding the following:

"Balloon loan" is one with periodic payments that are insufficient to repay the balance over the term of the loan, thereby requiring a large final payment.

"Total loss" means a "loss" in which the cost of repairs plus the salvage value exceeds the actual cash value.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

17. GLASS REPAIR – WAIVER OF DEDUCTIBLE

SECTION III – PHYSICAL DAMAGE COVERAGE is amended by adding the following to Paragraph **D**. Deductible.

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

18. PHYSICAL DAMAGE – COMPREHENSIVE COVERAGE – PER EVENT DEDUCTIBLE

SECTION III – PHYSICAL DAMAGE COVERAGE, Paragraph **D**. Deductible is amended by adding the following:

Regardless of the number of covered "autos" damaged or stolen, the per "loss" deductible for Comprehensive Coverage shown in this endorsement's schedule is the maximum deductible applicable for all "loss" in any one event.

SECTION IV – BUSINESS AUTO CONDITIONS is amended as follows:

19. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

SECTION IV – BUSINESS AUTO CONDITIONS, Paragraph **B.2**. Concealment, Misrepresentation or Fraud is amended by adding the following:

If you unintentionally fail to disclose any hazards, exposures or material facts existing as of the inception date of the Business Auto Coverage Part, concerning:

- a.** The Coverage Form;
- b.** The covered "auto";
- c.** Your interest in the covered "auto"; or
- d.** A claim under this Coverage Form

the coverage afforded by this policy will not be prejudiced.

However, you must report the undisclosed hazard or exposure as soon as practicable after its discovery, and we have the right to collect additional premium for any such hazard or exposure.

20. AMENDED DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS

SECTION IV – BUSINESS AUTO CONDITIONS, Paragraph **A.2.a.** is replaced in its entirety by the following:

- a. In the event of an "accident," claim, "suit" or loss, you must promptly notify us. Your duty to promptly notify us is effective when any of your executive officers, partners, members or legal representatives is aware of the "accident," claim, "suit" or "loss." Knowledge of an "accident," claim, "suit" or "loss" by other "employees" does not imply you also have such knowledge.

To the extent possible, notice to us should include:

- (1) How, when and where the "accident" or "loss" took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "accident" or "loss".

SECTION V – DEFINITIONS is amended as follows:

21. BODILY INJURY REDEFINED

SECTION V – DEFINITIONS, definition **C.** is replaced by the following:

"Bodily injury" means physical injury, sickness or disease sustained by a person including mental anguish, mental injury, shock, fright or death resulting from any of these at any time.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

SECTION VI - COMMON POLICY CONDITIONS is amended as follows:

22. EXTENDED CANCELLATION CONDITION

The COMMON POLICY CONDITIONS, Paragraph **A.** Cancellation provision applies except as follows:

If we cancel for any reason other than nonpayment of premium, we will mail or deliver to the first Named Insured written notice of cancellation at least 60 days before the effective date of cancellation. This Provision **22.** does not apply in those states which require more than 60 days prior notice of cancellation.

This endorsement provision does not apply when the Schedule in this endorsement indicates that it is not applicable.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REPLACEMENT COST COVERAGE – SCHOOL BUSES

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to the coverages provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

SCHOOL BUS SCHEDULE

Description of Covered "Autos"	Coverage	Deductible
Any "school bus" that is 10 model years old or less as of the effective date of this policy and that you own or operate under a long-term lease.	Comprehensive	\$ 500
Any "school bus" that is 10 model years old or less as of the effective date of this policy and that you own or operate under a long-term lease.	Collision	\$ 1,000

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

- A. This endorsement provides only those coverages, and applies only to a covered "auto" described in the above Schedule.
- B. For the purposes of the coverage provided by this endorsement, SECTION III – PHYSICAL DAMAGE COVERAGE, paragraph C. Limit of Insurance of the Business Auto Coverage Form is replaced in its entirety by the following:

Limit of Insurance

- 1. The most we will pay for a total "loss to any covered "auto" is replacement cost of the damaged or stolen property as of the time of "loss", minus any applicable deductible shown in the Schedule.
- 2. The most we will pay for a partial "loss" to any one covered "auto" is the cost to repair or replace the damaged or stolen property with property of like kind and quality, minus any applicable deductible shown in the Schedule.

- C. For the purposes of the coverage provided by this endorsement, SECTION III – PHYSICAL DAMAGE COVERAGE of the Business Auto Coverage Form, paragraph D. Deductible is replaced in its entirety by the following:

For each covered "auto" described in the Schedule, our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Schedule. Any Comprehensive Coverage Deductible shown in the Schedule does not apply to "loss" caused by fire or lightning.

D. Definitions

For the purposes of the coverage provided by this endorsement SECTION V – DEFINITIONS of the Business Auto Coverage Form is amended as follows:

As used in this endorsement, the following definition is added:

"School bus" means any motor vehicle, other than a vehicle described by its manufacturer as a van, designed and constructed for the accommodation of ten or more passengers and used principally for the transportation of students to or from school or school-related events.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PUBLIC TRANSPORTATION AUTOS

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

Covered Autos Liability Coverage for a covered "auto" licensed or used to transport the public is changed as follows:

The **Care, Custody Or Control** Exclusion does not apply to "property damage" to or "covered pollution cost or expense" involving property of the "insured's" passengers while such property is carried by the covered "auto".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ASSAULT, BATTERY, ABUSE OR MOLESTATION EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

The following exclusion is added to Paragraph **B.**, Exclusions of SECTION II – COVERED AUTOS LIABILITY COVERAGE:

Assault, Battery, Abuse or Molestation

This insurance does not apply to “bodily injury” or “property damage” arising out of:

1. Assault, battery, or any other violent crime;
2. Any act or omission in connection with the prevention or suppression of assault, battery, or any other violent crime;
3. The actual or threatened sexual or other abuse, or molestation by anyone of any person while in the care, custody or control of any insured; or
4. The negligent:
 - a. Employment;
 - b. Investigation;
 - c. Supervision;
 - d. Reporting to the proper authorities, or failure to so report; or
 - e. Retention;

of a person for whom any "insured" is or ever was legally responsible and whose conduct would be excluded by Paragraphs **1.**, **2.** or **3.** above.

BUSINESS AUTO COVERAGE FORM

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. 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 V – Definitions.

SECTION I – COVERED AUTOS

Item Two of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos".

A. Description Of Covered Auto Designation Symbols

Symbol	Description Of Covered Auto Designation Symbols	
1	Any "Auto"	
2	Owned "Autos" Only	Only those "autos" you own (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
3	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos" Subject To No-fault	Only those "autos" you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.
6	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Non-owned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households but only while used in your business or your personal affairs.

19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those "autos" that are land vehicles and that would qualify under the definition of "mobile equipment" under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.
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B. Owned Autos You Acquire After The Policy Begins

1. If Symbols **1, 2, 3, 4, 5, 6** or **19** are entered next to a coverage in Item Two of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the policy period.
2. But, if Symbol **7** is entered next to a coverage in Item Two of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:
 - a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and
 - b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.

C. Certain Trailers, Mobile Equipment And Temporary Substitute Autos

If Covered Autos Liability Coverage is provided by this Coverage Form, the following types of vehicles are also covered "autos" for Covered Autos Liability Coverage:

1. "Trailers" with a load capacity of 2,000 pounds or less designed primarily for travel on public roads.
2. "Mobile equipment" while being carried or towed by a covered "auto".
3. Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. "Loss"; or
 - e. Destruction.

SECTION II - COVERED AUTOS LIABILITY COVERAGE

A. Coverage

We will pay all sums an "insured" legally must pay as damages because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto".

We will also pay all sums an "insured" legally must pay as a "covered pollution cost or expense" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of covered "autos". However, we will only pay for the "covered pollution cost or expense" if there is either "bodily injury" or "property damage" to which this insurance applies that is caused by the same "accident".

We have the right and duty to defend any "insured" against a "suit" asking for such damages or a "covered pollution cost or expense". However, we have no duty to defend any "insured" against a "suit" seeking damages for "bodily injury" or "property damage" or a "covered pollution cost or expense" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when the Covered Autos Liability Coverage Limit of Insurance has been exhausted by payment of judgments or settlements.

1. Who Is An Insured

The following are "insureds":

- a. You for any covered "auto".
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - (1) The owner or anyone else from whom you hire or borrow a covered "auto".
This exception does not apply if the covered "auto" is a "trailer" connected to a covered "auto" you own.

- (2) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household.
- (3) Someone using a covered "auto" while he or she is working in a business of selling, servicing, repairing, parking or storing "autos" unless that business is yours.
- (4) Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company) or a lessee or borrower or any of their "employees", while moving property to or from a covered "auto".
- (5) A partner (if you are a partnership) or a member (if you are a limited liability company) for a covered "auto" owned by him or her or a member of his or her household.

c. Anyone liable for the conduct of an "insured" described above but only to the extent of that liability.

2. Coverage Extensions

a. Supplementary Payments

We will pay for the "insured":

- (1) All expenses we incur.
- (2) Up to \$2,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (3) The cost of bonds to release attachments in any "suit" against the "insured" we defend, but only for bond amounts within our Limit of Insurance.
- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- (5) All court costs taxed against the "insured" in any "suit" against the "insured" we defend. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the "insured".
- (6) All interest on the full amount of any judgment that accrues after entry of the judgment in any "suit" against the "insured" we defend, but our duty to pay interest ends when we have paid, offered to pay or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

b. Out-of-state Coverage Extensions

While a covered "auto" is away from the state where it is licensed, we will:

- (1) Increase the Limit of Insurance for Covered Autos Liability Coverage to meet the limits specified by a compulsory or financial responsibility law of the jurisdiction where the covered "auto" is being used. This extension does not apply to the limit or limits specified by any law governing motor carriers of passengers or property.
- (2) Provide the minimum amounts and types of other coverages, such as no-fault, required of out-of-state vehicles by the jurisdiction where the covered "auto" is being used.

We will not pay anyone more than once for the same elements of loss because of these extensions.

B. Exclusions

This insurance does not apply to any of the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the "insured".

2. Contractual

Liability assumed under any contract or agreement.

But this exclusion does not apply to liability for damages:

- a. Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement; or
- b. That the "insured" would have in the absence of the contract or agreement.

3. Workers' Compensation

Any obligation for which the "insured" or the "insured's" insurer may be held liable under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

4. Employee Indemnification And Employer's Liability

"Bodily injury" to:

- a. An "employee" of the "insured" arising out of and in the course of:
 - (1) Employment by the "insured"; or
 - (2) Performing the duties related to the conduct of the "insured's" business; or
- b. The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph **a.** above.

This exclusion applies:

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

But this exclusion does not apply to "bodily injury" to domestic "employees" not entitled to workers' compensation benefits or to liability assumed by the "insured" under an "insured contract". For the purposes of the Coverage Form, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.

5. Fellow Employee

"Bodily injury" to:

- a. Any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business; or
- b. The spouse, child, parent, brother or sister of that fellow "employee" as a consequence of Paragraph **a.** above.

6. Care, Custody Or Control

"Property damage" to or "covered pollution cost or expense" involving property owned or transported by the "insured" or in the "insured's" care, custody or control. But this exclusion does not apply to liability assumed under a sidetrack agreement.

7. Handling Of Property

"Bodily injury" or "property damage" resulting from the handling of property:

- a. Before it is moved from the place where it is accepted by the "insured" for movement into or onto the covered "auto"; or

- b. After it is moved from the covered "auto" to the place where it is finally delivered by the "insured".

8. Movement Of Property By Mechanical Device

"Bodily injury" or "property damage" resulting from the movement of property by a mechanical device (other than a hand truck) unless the device is attached to the covered "auto".

9. Operations

"Bodily injury" or "property damage" arising out of the operation of:

- a. Any equipment listed in Paragraphs **6.b.** and **6.c.** of the definition of "mobile equipment"; or
- b. Machinery or equipment that is on, attached to or part of a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

10. Completed Operations

"Bodily injury" or "property damage" arising out of your work after that work has been completed or abandoned.

In this exclusion, your work means:

- a. Work or operations performed by you or on your behalf; and
- b. Materials, parts or equipment furnished in connection with such work or operations.

Your work includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in Paragraph **a.** or **b.** above.

Your work will be deemed completed at the earliest of the following times:

- (1) When all of the work called for in your contract has been completed;
- (2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site; or
- (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

11. Pollution

"Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

a. That are, or that are contained in any property that is:

(1) Being transported or towed by, handled or handled for movement into, onto or from the covered "auto";

(2) Otherwise in the course of transit by or on behalf of the "insured"; or

(3) Being stored, disposed of, treated or processed in or upon the covered "auto";

b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or

c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph **a.** above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts if:

(1) The "pollutants" escape, seep, migrate or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and

(2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraphs **6.b.** and **6.c.** of the definition of "mobile equipment".

Paragraphs **b.** and **c.** above of this exclusion do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

(a) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and

(b) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

12. War

"Bodily injury" or "property damage" arising directly or indirectly out of:

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.

13. Racing

Covered "autos" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply while that covered "auto" is being prepared for such a contest or activity.

C. Limit Of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for the total of all damages and "covered pollution cost or expense" combined resulting from any one "accident" is the Limit Of Insurance for Covered Autos Liability Coverage shown in the Declarations.

All "bodily injury", "property damage" and "covered pollution cost or expense" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident".

No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Medical Payments Coverage endorsement, Uninsured Motorists Coverage endorsement or Underinsured Motorists Coverage endorsement attached to this Coverage Part.

SECTION III - PHYSICAL DAMAGE COVERAGE

A. Coverage

1. We will pay for "loss" to a covered "auto" or its equipment under:

a. Comprehensive Coverage

From any cause except:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

b. Specified Causes Of Loss Coverage

Caused by:

- (1) Fire, lightning or explosion;
- (2) Theft;
- (3) Windstorm, hail or earthquake;
- (4) Flood;
- (5) Mischief or vandalism; or
- (6) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

c. Collision Coverage

Caused by:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

2. Towing

We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.

3. Glass Breakage - Hitting A Bird Or Animal - Falling Objects Or Missiles

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by a covered "auto's" collision or overturn considered a "loss" under Collision Coverage.

4. Coverage Extensions

a. Transportation Expenses

We will pay up to \$20 per day, to a maximum of \$600, for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes Of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicates that Comprehensive Coverage is provided for any covered "auto";
- (2) Specified Causes Of Loss only if the Declarations indicates that Specified Causes Of Loss Coverage is provided for any covered "auto"; or

(3) Collision only if the Declarations indicates that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

a. Nuclear Hazard

(1) The explosion of any weapon employing atomic fission or fusion; or

(2) Nuclear reaction or radiation, or radioactive contamination, however caused.

b. War Or Military Action

(1) War, including undeclared or civil war;

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

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

2. We will not pay for "loss" to any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. We will also not pay for "loss" to any covered "auto" while that covered "auto" is being prepared for such a contest or activity.

3. We will not pay for "loss" due and confined to:

a. Wear and tear, freezing, mechanical or electrical breakdown.

b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

4. We will not pay for "loss" to any of the following:

a. Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.

b. Any device designed or used to detect speed-measuring equipment, such as radar or laser detectors, and any jamming apparatus intended to elude or disrupt speed-measuring equipment.

c. Any electronic equipment, without regard to whether this equipment is permanently installed, that reproduces, receives or transmits audio, visual or data signals.

d. Any accessories used with the electronic equipment described in Paragraph c. above.

5. Exclusions 4.c. and 4.d. do not apply to equipment designed to be operated solely by use of the power from the "auto's" electrical system that, at the time of "loss", is:

a. Permanently installed in or upon the covered "auto";

b. Removable from a housing unit which is permanently installed in or upon the covered "auto";

c. An integral part of the same unit housing any electronic equipment described in Paragraphs a. and b. above; or

d. Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system.

6. We will not pay for "loss" to a covered "auto" due to "diminution in value".

C. Limits Of Insurance

1. The most we will pay for:

a. "Loss" to any one covered "auto" is the lesser of:

(1) The actual cash value of the damaged or stolen property as of the time of the "loss"; or

(2) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.

b. All electronic equipment that reproduces, receives or transmits audio, visual or data signals in any one "loss" is \$1,000, if, at the time of "loss", such electronic equipment is:

(1) Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;

- (2) Removable from a permanently installed housing unit as described in Paragraph **b.(1)** above; or
- (3) An integral part of such equipment as described in Paragraphs **b.(1)** and **b.(2)** above.

- 2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".
- 3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

D. Deductible

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

SECTION IV - BUSINESS AUTO CONDITIONS

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

A. Loss Conditions

1. Appraisal For Physical Damage Loss

If you and we disagree on the amount of "loss", either may demand an appraisal of the "loss". In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value 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:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

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

2. Duties In The Event Of Accident, Claim, Suit Or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- a. In the event of "accident", claim, "suit" or "loss", you must give us or our authorized representative prompt notice of the "accident" or "loss". Include:
 - (1) How, when and where the "accident" or "loss" occurred;

- (2) The "insured's" name and address; and
- (3) To the extent possible, the names and addresses of any injured persons and witnesses.

b. Additionally, you and any other involved "insured" must:

- (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.
- (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit".
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit".
- (4) Authorize us to obtain medical records or other pertinent information.
- (5) Submit to examination, at our expense, by physicians of our choice, as often as we reasonably require.

c. If there is "loss" to a covered "auto" or its equipment, you must also do the following:

- (1) Promptly notify the police if the covered "auto" or any of its equipment is stolen.
- (2) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.
- (3) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.
- (4) Agree to examinations under oath at our request and give us a signed statement of your answers.

3. Legal Action Against Us

No one may bring a legal action against us under this Coverage Form until:

- a. There has been full compliance with all the terms of this Coverage Form; and
- b. Under Covered Autos Liability Coverage, we agree in writing that the "insured" has an obligation to pay or until the amount of that obligation has finally been determined by judgment after trial. No one has the right under this policy to bring us into an action to determine the "insured's" liability.

4. Loss Payment - Physical Damage Coverages

At our option, we may:

- a. Pay for, repair or replace damaged or stolen property;
- b. Return the stolen property, at our expense. We will pay for any damage that results to the "auto" from the theft; or
- c. Take all or any part of the damaged or stolen property at an agreed or appraised value.

If we pay for the "loss", our payment will include the applicable sales tax for the damaged or stolen property.

5. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them.

B. General Conditions

1. Bankruptcy

Bankruptcy or insolvency of the "insured" or the "insured's" estate will not relieve us of any obligations under this Coverage Form.

2. Concealment, Misrepresentation Or Fraud

This Coverage Form is void in any case of fraud by you at any time as it relates to this Coverage Form. It is also void if you or any other "insured", at any time, intentionally conceals or misrepresents a material fact concerning:

- a. This Coverage Form;
- b. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this Coverage Form.

3. Liberalization

If we revise this Coverage Form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

4. No Benefit To Bailee - Physical Damage Coverages

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this Coverage Form.

5. Other Insurance

- a. For any covered "auto" you own, this Coverage Form provides primary insurance. For any covered "auto" you don't own, the insurance provided by this Coverage Form is excess over any other collectible insurance. However, while a covered "auto" which is a "trailer" is connected to another vehicle, the Covered Autos Liability Coverage this Coverage Form provides for the "trailer" is:

(1) Excess while it is connected to a motor vehicle you do not own; or

(2) Primary while it is connected to a covered "auto" you own.

- b. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

- c. Regardless of the provisions of Paragraph a. above, this Coverage Form's Covered Autos Liability Coverage is primary for any liability assumed under an "insured contract".

- d. When this Coverage Form and any other Coverage Form or policy covers on the same basis, either excess or primary, we will pay only our share. Our share is the proportion that the Limit of Insurance of our Coverage Form bears to the total of the limits of all the Coverage Forms and policies covering on the same basis.

6. Premium Audit

- a. The estimated premium for this Coverage Form is based on the exposures you told us you would have when this policy began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Insured will be billed for the balance, if any. The due date for the final premium or retrospective premium is the date shown as the due date on the bill. If the estimated total premium exceeds the final premium due, the first Named Insured will get a refund.

- b. If this policy is issued for more than one year, the premium for this Coverage Form will be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

7. Policy Period, Coverage Territory

Under this Coverage Form, we cover "accidents" and "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory.

The coverage territory is:

- (1) The United States of America;
- (2) The territories and possessions of the United States of America;
- (3) Puerto Rico;
- (4) Canada; and
- (5) Anywhere in the world if a covered "auto" of the private passenger type is leased, hired, rented or borrowed without a driver for a period of 30 days or less,

provided that the "insured's" responsibility to pay damages is determined in a "suit" on the merits, in the United States of America, the territories and possessions of the United States of America, Puerto Rico or Canada, or in a settlement we agree to.

We also cover "loss" to, or "accidents" involving, a covered "auto" while being transported between any of these places.

8. Two Or More Coverage Forms Or Policies Issued By Us

If this Coverage Form and any other Coverage Form or policy issued to you by us or any company affiliated with us applies to the same "accident", the aggregate maximum Limit of Insurance under all the Coverage Forms or policies shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or policy. This condition does not apply to any Coverage Form or policy issued by us or an affiliated company specifically to apply as excess insurance over this Coverage Form.

SECTION V - DEFINITIONS

- A. "Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".
- B. "Auto" means:
 - 1. A land motor vehicle, "trailer" or semitrailer designed for travel on public roads; or

- 2. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

- C. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these.

- D. "Covered pollution cost or expense" means any cost or expense arising out of:

- 1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- 2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled or handled for movement into, onto or from the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured"; or
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph **a.** above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraph **6.b.** or **6.c.** of the definition of "mobile equipment".

Paragraphs **b.** and **c.** above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (a) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (b) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

- E.** "Diminution in value" means the actual or perceived loss in market value or resale value which results from a direct and accidental "loss".
- F.** "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- G.** "Insured" means any person or organization qualifying as an insured in the Who Is An Insured provision of the applicable coverage. Except with respect to the Limit of Insurance, the coverage afforded applies separately to each insured who is seeking coverage or against whom a claim or "suit" is brought.
- H.** "Insured contract" means:
1. A lease of premises;
 2. A sidetrack agreement;
 3. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 4. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;

5. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay for "bodily injury" or "property damage" to a third party or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement; or
6. That part of any contract or agreement entered into, as part of your business, pertaining to the rental or lease, by you or any of your "employees", of any "auto". However, such contract or agreement shall not be considered an "insured contract" to the extent that it obligates you or any of your "employees" to pay for "property damage" to any "auto" rented or leased by you or any of your "employees".

An "insured contract" does not include that part of any contract or agreement:

- a. That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
 - b. That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or
 - c. That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.
- I.** "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- J.** "Loss" means direct and accidental loss or damage.
- K.** "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
1. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
 2. Vehicles maintained for use solely on or next to premises you own or rent;
 3. Vehicles that travel on crawler treads;

4. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a. Power cranes, shovels, loaders, diggers or drills; or
 - b. Road construction or resurfacing equipment such as graders, scrapers or rollers;
5. Vehicles not described in Paragraph 1., 2., 3. or 4. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well-servicing equipment; or
 - b. Cherry pickers and similar devices used to raise or lower workers; or
6. Vehicles not described in Paragraph 1., 2., 3. or 4. above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
 - a. Equipment designed primarily for:
 - (1) Snow removal;
 - (2) Road maintenance, but not construction or resurfacing; or
 - (3) Street cleaning;
 - b. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well-servicing equipment.

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

- L. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- M. "Property damage" means damage to or loss of use of tangible property.
- N. "Suit" means a civil proceeding in which:
 1. Damages because of "bodily injury" or "property damage"; or
 2. A "covered pollution cost or expense";
 to which this insurance applies, are alleged.
 "Suit" includes:
 - a. An arbitration proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "insured" must submit or does submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the insured submits with our consent.
- O. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
- P. "Trailer" includes semitrailer.

Policy Number AS2-Z51-293452-012
Issued by Liberty Mutual Fire Insurance Co.

ANNUAL MEETING NOTICE

Your policy is issued by a stock insurance company subsidiary of the Liberty Mutual Holding Company Inc., a Massachusetts mutual holding company. The named insured first named in the Declarations is a member of Liberty Mutual Holding Company Inc.

As a member of Liberty Mutual Holding Company Inc., the named insured first named is entitled, among other things, to vote either in person or by proxy at the annual meeting or special meetings of said company. The Annual Meeting of Liberty Mutual Holding Company Inc. is at its offices located at 175 Berkeley Street, Boston, Massachusetts, on the second Wednesday in April each year at ten o'clock in the morning.

Members of Liberty Mutual Holding Company Inc. may request a copy of the company's annual financial statements, which are posted on Liberty Mutual's website at www.libertymutual.com or by writing to Liberty Mutual Holding Company Inc., 175 Berkeley Street, Boston, Massachusetts, 02116, Attention: Corporate Secretary.

PARTICIPATING PROVISION

You may be eligible to participate in the distribution of surplus funds of the company through any dividends that may be declared for this policy. A declaration or payment of dividends is not guaranteed. The amount of any dividends that may be declared shall be to the extent, and upon the conditions fixed and determined by the Board of Directors and in compliance with any laws that apply.

In witness whereof, the company has caused this policy to be signed by its President and its Secretary.



SECRETARY



PRESIDENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PUBLIC ENTITY IMMUNITY AND TORT CAP PRESERVATION ENDORSEMENT

This endorsement modifies all policies and endorsements providing liability coverage, including, but not limited to, the following:

COMMERCIAL AUTO COVERAGE PART COMMERCIAL
GENERAL LIABILITY COVERAGE PART
EMPLOYMENT PRACTICES LIABILITY COVERAGE PART
LAW ENFORCEMENT LIABILITY COVERAGE PART
LAW ENFORCEMENT PROFESSIONAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
PUBLIC OFFICIALS LIABILITY COVERAGE PART
SCHOOL LEADERS ERRORS AND OMISSIONS LIABILITY COVERAGE PART
SEXUAL MISCONDUCT OR MOLESTATION LIABILITY COVERAGE PART

With respect to the amendments to the Coverage Parts made by this endorsement, the provisions of the Coverage Parts apply unless modified by this endorsement.

In consideration of our agreement to issue this policy for the premium charged:

A. The following is added to the **Insuring Agreement** or **Coverage** section as applicable:

The procurement of this insurance does not:

1. Waive or otherwise limit any immunity, defense or limitation on liability or damages available pursuant to "Immunity or Tort Cap Law"; or
2. Expand or increase the liability of any individual or entity beyond the liability that such individual or entity would be subject to if you had not procured this insurance.

B. The following exclusion is added:

To the fullest extent allowed by law, this insurance does not apply to any "Public Entity Liability" for which any insured would otherwise be immune or have no liability pursuant to an "Immunity or Tort Cap Law".

C. The following is added to the **Limits of Insurance** section:

1. For any "Public Entity Liability" for which an insured is not fully immune pursuant to "Immunity or Tort Cap Law", but instead is subject to limits or caps pursuant to any applicable "Immunity or Tort Cap Law", this policy will pay no more than the applicable federal or state law limit or cap, subject to the applicable Limits of Insurance shown on the Declarations page or applicable schedule of this policy.
2. For any "Public Entity Liability" for which an insured is neither fully immune pursuant to "Immunity or Tort Cap Law", nor subject to limits or caps pursuant to "Immunity or Tort Cap Law", the Limits of Liability apply as shown on the Declarations page or applicable schedule of this policy.

D. For the purposes of this endorsement the following definition is added:

"Immunity or Tort Cap Law" means any common law, or federal or state law, including, but not limited to, sovereign immunity or governmental immunity provided by common law or by any applicable federal or state tort claims act.

"Public Entity Liability" means any liability, damages, loss, injury, demand, claim, or suit as may be defined or used in any applicable Coverage Part.

POLICYHOLDER NOTICE - COMPANY CONTACT INFORMATION

In the event you need to contact someone about this policy for any reason, please contact your Sales Representative or Producer of Record as shown on the policy Declarations or Information Page.

If you have additional questions, you may contact the company at the following address:

Liberty Mutual Insurance
175 Berkeley Street
Boston, MA 02116
+1 (800) 344-0197

2016 COMMERCIAL AUTO MISCELLANEOUS FORM REVISIONS ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following forms and endorsements which apply to your renewal policy being issued by us. The forms and endorsements may reduce or broaden coverage.

Broadening Of Coverage

CA 04 49 – Primary And Noncontributory – Other Insurance Condition

This endorsement is being introduced as an additional coverage option. When this endorsement is attached to your policy, the Other Insurance Condition in the Business Auto and Auto Dealers Coverage Forms and the Other Insurance – Primary And Excess Insurance Provisions in the Motor Carrier Coverage Form are revised to provide coverage to an "insured" on a primary and noncontributory basis, provided that certain conditions are met.

Reductions Of Coverage

CA 23 44 – Public Or Livery Passenger Conveyance Exclusion

When this endorsement is attached to your policy, insurance provided under any applicable Covered Auto Liability, Physical Damage, Auto Medical Payments, Uninsured and/or Underinsured Motorists and Personal Injury Protection (or similar no-fault) Coverage is excluded while any covered auto is being used as a public or livery conveyance for passengers. This includes, but is not limited to, any period of time a covered auto is being used by an insured who is logged into a "transportation network platform" as a driver, whether or not a passenger is occupying the covered auto.

CA 23 45 – Public Or Livery Passenger Conveyance And On-demand Delivery Services Exclusion

When this endorsement is attached to your policy, insurance provided under any applicable Covered Auto Liability, Physical Damage, Auto Medical Payments, Uninsured and/or Underinsured Motorists and Personal Injury Protection (or similar no-fault) Coverage is excluded while any covered auto is being used:

- As a public or livery conveyance for passengers. This includes, but is not limited to, any period of time a covered auto is being used by an insured who is logged into a "transportation network platform" as a driver, whether or not a passenger is occupying the covered auto; or
- By an insured who is logged into a "transportation network platform" or "delivery network platform" as a driver to provide delivery services, which includes courier services, whether or not the goods, items or products to be delivered are in the covered auto.

LIBERTY MUTUAL GROUP CALIFORNIA PRIVACY NOTICE
 Commercial Lines (excluding Workers' Compensation)
 (Effective December 15, 2020)

Liberty Mutual Group and its affiliates, subsidiaries, and partners (collectively "Liberty Mutual" or "we", "us" and "our") provide insurance to companies and other insurers. This Privacy Notice explains how we gather, use, and share your data. This Privacy Notice applies to you if you are a **Liberty Mutual commercial line insured or are a commercial line claimant residing in California**. It does not apply to covered employees or claimants under Workers' Compensation policies. If this notice does not apply to you, go to libertymutual.com/privacy to review the applicable Liberty Mutual privacy notice.

What Data Does Liberty Mutual Gather?

We may collect the following categories of data:

- **Identifiers**, including a real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security Number, driver's license number, or other similar identifiers;
- **Personal information described in California Civil Code § 1798.80(e)**, such as your name, signature, Social Security Number, physical characteristics or description, address, telephone number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, financial information, medical information, or health insurance information;
- **Protected classification characteristics**, including age, race, color, national origin, citizenship, religion or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, or veteran or military status;
- **Commercial information**, including records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories and tendencies;
- **Internet or other similar network activity**, including browsing history, search history, information on a consumer's interaction with a website, application, or advertisement;
- **Professional or employment related information**, including current or past job history or performance evaluations;
- **Inferences drawn from other personal information**, such as a profile reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes;
- **Risk data**, including data about your driving and/or accident history; this may include data from consumer reporting agencies, such as your motor vehicle records and loss history information, health data, or criminal convictions; and
- **Claims data**, including data about your previous and current claims, which may include data regarding your health, criminal convictions, third party reports, or other personal data.

For information about the types of personal data we have collected about California consumers in the past twelve (12) months, please go to libertymutual.com/privacy and click on the link for the California Supplemental Privacy Policy.

How We Get the Personal Data:

<p>We gather your personal data directly from you. For example, you provide us with data when you:</p>	<p>We also gather your personal data from other people. For example:</p>
<ul style="list-style-type: none"> • ask about, buy insurance or file a claim 	<ul style="list-style-type: none"> • your insurance agent or broker
<ul style="list-style-type: none"> • pay your policy 	<ul style="list-style-type: none"> • your employer, association or business (if you are insured through them)
<ul style="list-style-type: none"> • visit our websites, call us, or visit our office 	<ul style="list-style-type: none"> • our affiliates or other insurance companies about your transactions with them

	<ul style="list-style-type: none"> ● consumer reporting agencies, Motor Vehicle Departments, and inspection services, to gather your credit history, driving record, claims history, or value and condition of your property
	<ul style="list-style-type: none"> ● other public directories and sources
	<ul style="list-style-type: none"> ● third parties, including other insurers, brokers and insurance support organizations who you have communicated with about your policy or claim, anti-fraud databases, sanctions lists, court judgments and other databases, government entities, open electoral register, advertising networks, data analytics providers, social networks, data brokers or in the event of a claim, third parties including other parties to the claim witnesses, experts, loss adjustors and claim handlers
	<ul style="list-style-type: none"> ● other third parties who take out a policy with us and are required to provide your data such as when you are named as a beneficiary or where a family member has taken out a policy which requires your personal data

For information about how we have collected personal data in the past twelve (12) months, please go to libertymutual.com/privacy and click on the link for the California Supplemental Privacy Policy.

How Does Liberty Mutual Use My Data?

Liberty Mutual uses your data to provide you with our products and services, and as otherwise provided in this Privacy Notice. Your data may be used to:

<u>Business Purpose</u>	<u>Data Categories</u>
<p>Market, sell and provide insurance. This includes for example:</p> <ul style="list-style-type: none"> ● calculating your premium; ● determining your eligibility for a quote; ● confirming your identity and service your policy; 	<ul style="list-style-type: none"> ● Identifiers ● Personal Information ● Protected Classification Characteristics ● Commercial Information ● Internet or other similar network activity ● Professional or employment related information ● Inferences drawn from other personal information ● Risk data ● Claims data
<p>Manage your claim. This includes, for example:</p> <ul style="list-style-type: none"> ● managing your claim, if any; ● conducting claims investigations; ● conducting medical examinations; ● conducting inspections, appraisals; ● providing roadside assistance; ● providing rental car replacement or repairs; 	<ul style="list-style-type: none"> ● Identifiers ● Personal Information ● Protected Classification Characteristics ● Commercial Information ● Internet or other similar network activity ● Professional or employment related information ● Inferences drawn from other personal information ● Risk Data ● Claims Data

<p>Day to Day Business and Insurance Operations. This includes, for example:</p> <ul style="list-style-type: none"> ● creating, maintaining, customizing and securing accounts; ● supporting day-to-day business and insurance related functions; ● doing internal research for technology development; ● marketing and creating products and services; ● conducting audits related to a current contact with a consumer and other transactions; ● as described at or before the point of gathering personal data or with your authorization; 	<ul style="list-style-type: none"> ● Identifiers ● Personal Information ● Protected Classification Characteristics ● Commercial Information ● Internet or other similar network activity ● Professional or employment related information ● Inferences drawn from other personal information ● Risk data ● Claims data
<p>Security and Fraud Detection. This includes for example:</p> <ul style="list-style-type: none"> ● detecting security issues; ● protecting against fraud or illegal activity, and to comply with regulatory and law enforcement authorities; ● managing risk and securing our systems, assets, infrastructure and premises; ● help to ensure the safety and security of Liberty staff, assets and resources, which may include physical and virtual access controls and access rights management; ● supervisory controls and other monitoring and reviews, as permitted by law; and ● emergency and business continuity management; 	<ul style="list-style-type: none"> ● Identifiers ● Personal Information ● Protected Classification Characteristics ● Commercial Information ● Internet or other similar network activity ● Professional or employment related information ● Inferences drawn from other personal information ● Risk data ● Claims data
<p>Regulatory and Legal Requirements. This includes for example:</p> <ul style="list-style-type: none"> ● controls and access rights management; ● to evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Liberty's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal data held by Liberty is among the assets transferred; ● exercising and defending our legal rights and positions; ● to meet Liberty contract obligations; ● to respond to law enforcement requests and as required by applicable law, court order, or governmental regulations; ● as otherwise permitted by law. 	<ul style="list-style-type: none"> ● Identifiers ● Personal Information ● Protected Classification Characteristics ● Commercial Information ● Internet or other similar network activity ● Professional or employment related information ● Inferences drawn from other personal information ● Risk data ● Claims data

<p>Improve Your Customer Experience and Our Products. This includes for example:</p> <ul style="list-style-type: none"> ● improve your customer experience, our products and service; ● to provide, support, personalize and develop our website, products and services; ● create and offer new products and services; 	<ul style="list-style-type: none"> ● Identifiers ● Personal Information ● Commercial Information ● Internet or other similar network activity ● Professional or employment related information ● Inferences drawn from other personal information ● Risk data ● Claims data
<p>Analytics to identify, understand and manage our risks and products. This includes for example:</p> <ul style="list-style-type: none"> ● conducting analytics to better identify, understand and manage risk and our products; 	<ul style="list-style-type: none"> ● Identifiers ● Personal Information ● Protected Classification Characteristics ● Commercial Information ● Internet or other similar network activity ● Professional or employment related information ● Inferences drawn from other personal information ● Risk data ● Claims data
<p>Customer service and technical support. This includes for example:</p> <ul style="list-style-type: none"> ● answer questions and provide notifications; ● provide customer and technical support; 	<ul style="list-style-type: none"> ● Identifiers ● Personal Information ● Commercial Information ● Internet or other similar network activity ● Professional or employment related information ● Inferences drawn from other personal information ● Risk data ● Claims data

How Does Liberty Mutual Share My Data?

Liberty Mutual does not sell your personal data as defined by the California Consumer Privacy Act.

Liberty Mutual shares personal data of California consumers with the following categories of third parties:

- Liberty Mutual affiliates;
- Service Providers;
- Insurance support organizations;
- Brokers and agents;
- Government entities and institutions (e.g. regulatory, quasi-regulatory, tax or other authorities, law enforcement agencies, courts, arbitrational bodies, and fraud prevention agencies);
- Professional advisors including law firms, accountants, auditors, and tax advisors;
- Advertising networks, data analytics providers and social networks;
- Insurers, re-insurers, policyholders, and claimants; and
- As permitted by law.

Liberty Mutual shares the following categories of personal data regarding California consumers to service providers for business purposes:

Identifiers	Personal Data;
Protected Classification Characteristics;	Commercial Information;
Internet or other similar network activity;	Claims Data;
Inferences drawn from other personal information;	Risk Data;
Professional, employment, and education information;	

For information about how we have shared personal information in the past twelve (12) months, please go to libertymutual.com/privacy and click on the link for the California Supplemental Privacy Policy.

What Privacy Rights Do I Have?

The California Consumer Privacy Act provides California residents with specific rights regarding personal information. These rights are subject to certain exceptions. Our response may be limited as permitted under law. For more information on your rights, please go to libertymutual.com/privacy and click on the link for the California Supplemental Privacy Policy.

Will Liberty Mutual Update This Privacy Notice?

We reserve the right to make changes to this notice at any time and for any reason. The updated version of this policy will be effective once it is accessible. You are responsible for reviewing this policy to stay informed of any changes or updates.

Who Do I Contact Regarding Privacy?

If you have any questions or comments about this Notice or the Supplemental CCPA Notice, your rights, or are requesting the Notice in an alternative format, please do not hesitate to contact Liberty Mutual at:

Phone: 800-344-0197

Email: privacy@libertymutual.com

Postal Address: Liberty Mutual Insurance Company
Attn Privacy Office
175 Berkeley St 6th Floor
Boston MA 02116

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site - <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.