

POLICYHOLDER NOTICE - COLORADO

Date: 07/27/16

Policy Number: 34 SBA II9976

Renewal Date: 09/25/16

Your Hartford Agent: CB INSURANCE LLC/PHS

(866) 467-8730



COLORADO SPRINGS URBAN RENEWAL

30 S NEVADA AVE STE 604
COLORADO SPRINGS CO 80903

Dear Valued Hartford Insured,

Your current policy provided by The Hartford will expire shortly. The purpose of this notice is to advise you of certain changes to your policy upon renewal.

A. Policy Premium

The premium for your renewal policy will increase from that charged on your current policy. The new premium for your policy for the upcoming term is indicated below. This premium amount is based on current information known to us and may be subject to change based on any additional information we may receive from you or your Hartford agent or broker. More information on your premium determination can be obtained from your agent or broker, or from The Hartford.

Renewal Premium = \$

The reason(s) for the increase in premium is due to one or more of the following:

1. A change in rates or the method of calculating premium.
2. A change in your exposures, loss experience, or other risk characteristics.

B. Coverage Changes (if applicable)

Your policy for the upcoming term will include certain reductions or additional restrictions in coverage, as indicated by an (x) below.

() Increase in Deductible to:

() Reduction in Limits to:

(X) Reductions in Coverage: SEE REVERSE SIDE

(X) Other Changes or Restrictions in Coverage:

SEE SS 89 41 12 14 - IMPORTANT NOTICE TO
POLICYHOLDERS - EMPLOYMENT PRACTICES LIABILITY

The coverage change is due to the following indicated reason(s):

- () Your exposures, loss experience, or other risk characteristics indicate a need for the change.
(X) A change in our rules, forms or underwriting guidelines for your type of policy.

Further information regarding the reason for the coverage change(s) is available from the company or your agent or broker. You may receive other notices of coverage changes for the upcoming policy term which will apply in addition to the changes described above.

This is not a bill. You will receive a separate bill for all or part of the premium due for your renewal policy. If you do not pay the amount shown by the due date as stated in the bill, your insurance coverage will expire or be cancelled for non-payment of premium. If you have any questions about your policy or about your overall insurance needs, please contact your Hartford agent or broker.

ADDITIONAL COVERAGE RESTRICTIONS
SEE ATTACHED FORM SS 38 96,IMP NOTICE
TO POLICYHOLDER - BLDG LIM AUTOMATIC INCREASE REVISION
REFER TO SS 33 35 - POLICYHOLDER NOTICE
BUSINESS LIABILITY AND UMBRELLA FORM CHANGES
SEE SS 89 41 12 14 - IMPORTANT NOTICE TO
POLICYHOLDERS - EMPLOYMENT PRACTICES LIABILITY



PRODUCER COMPENSATION NOTICE

You can review and obtain information on The Hartford's producer compensation practices at www.TheHartford.com or at 1-800-592-5717.



POLICYHOLDER NOTICE

BUILDING LIMIT- AUTOMATIC INCREASE REVISION

Dear Hartford Policyholder:

A new form, SS 41 51, has been added to your Spectrum policy.

This form modifies the Building Limit - Automatic Increase provision in the Standard Property Coverage Form (form SS 00 06) or the Special Property Coverage Form (form SS 00 07) and moves the provision from the Limits of Insurance section to the Additional Coverages section of the policy.

The replacement language clarifies that the additional percentage of the Building limit that may be applied in the event of a covered loss in excess of the Building Limit of Insurance is calculated on an annualized basis, subject to a maximum of 8%. This is provided at no additional cost to you.

This may result in a reduction of coverage. Please review your Spectrum policy to determine how this change may affect you.

If you have any questions regarding your Spectrum policy, please contact your Hartford representative.

Thank you for choosing The Hartford as your insurer.



THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT.

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE	
Terrorism Premium:	
\$	\$19.00

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for "certified acts of terrorism" under TRIA. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement.

B. The following definition is added with respect to the provisions of this endorsement:

1. A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:
 - a. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
 - b. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
 - c. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the

United States or to influence the policy or affect the conduct of the United States Government by coercion

C. Disclosure Of Federal Share Of Terrorism Losses

The United States Department of the Treasury will reimburse insurers for a portion of insured losses, as indicated in the table below, attributable to "certified acts of terrorism" under TRIA that exceeds the applicable insurer deductible:

Calendar Year	Federal Share of Terrorism Losses
2015	85%
2016	84%
2017	83%
2018	82%
2019	81%
2020 or later	80%

However, if aggregate industry insured losses under TRIA exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

D. Cap On Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a calendar year and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible. In accordance with the Treasury's procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

E. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, the inapplicability or omission of a terrorism exclusion, or the inclusion of terrorism coverage, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Form, Coverage Part or Policy.

F. All other terms and conditions remain the same.



IMPORTANT NOTICE TO POLICYHOLDERS

This Notice provides you with a summary of changes to endorsements that may be part of your policy. Please be aware that no coverage is provided by this summary. If there is any conflict between the policy and this summary, the provisions of the policy will prevail. Please read your policy carefully.

BUSINESS LIABILITY COVERAGE FORM

If Business Liability coverage is part of your Hartford policy, this Notice applies to you. Please read it carefully.

SS 00 60 09 15 - BUSINESS LIABILITY COVERAGE FORM AMENDATORY ENDORSEMENT

When this endorsement is attached to your policy, Your Business Liability Form is amended as follows:

Exclusion B.1.p.15 regarding Discrimination and Humiliation has been removed.

A new exclusion, B.1.p.15 has been added to your policy. This exclusion explains our intent is to not cover Data Breach losses under the Personal and Advertising coverage part. This is a clarification of coverage.

Please be advised: Data Breach Coverage is available by adding optional endorsements, Data Breach - Amendment of Limits of Insurance - Defense and Liability SS 41 72 and/or Data Breach - Amendment of Limits of Insurance - Response Expense SS 41 73.

Exclusion B.1.q Electronic Data has been replaced with "Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability". This exclusion broadens the exclusion for Data breach claims but clarifies there is coverage for Bodily Injury and Property Damage as long as it is not caused by access or disclosure of confidential information.

Section E Liability and Medical Expenses General Conditions 7.b. (1) has been amended to clarify that this policy will be in excess of any Owner Controlled Insurance Policies, or OCIP's.

The definition under Personal and Advertising Injury for Discrimination and Humiliation has been removed from the policy. This definition was previously located in Section G.17.h. This may be a reduction in coverage.



IMPORTANT NOTICE TO POLICYHOLDERS- SPECIAL PROPERTY COVERAGE

**YOUR POLICY HAS CHANGED. PLEASE READ THIS NOTICE CAREFULLY AS IT
PERTAINS TO YOUR POLICY.**

**CONTACT YOUR AGENT, BROKER OR HARTFORD REPRESENTATIVE FOR QUESTIONS REGARDING
THIS NOTICE**

- A.** If Form **SS 00 07, Special Property Coverage Form**, applies to your policy, then the following changes apply:
1. The Exclusion for "Earth Movement" B.1.a has been revised to clarify that the exclusion applies if the earth movement was caused by a man made or other cause. This can result in a reduction of coverage.
 2. Exclusion B.1.h- Electronic Vandalism or Corruption of "Electronic Data" or Corruption of "Computer Equipment" has been added to your policy. This exclusion will not apply if you have the optional Electronic Vandalism form (SS 14 29 or SS 40 08) on your policy.
 3. The definition of "Data" in Paragraph G.4 has been revised to read "Electronic Data". This change is intended to provide clarification of the defined term.



IMPORTANT NOTICE TO POLICYHOLDERS

This Notice does not form a part of your policy. This is a summary of the changes to endorsements that may form a part of your policy. This notice does not reference every editorial change made in the endorsements. No coverage is provided by this summary, nor can it be construed to replace any provisions of your policy or endorsements. If there is any conflict between the policy and this summary, the provisions of the policy shall prevail.

Please read the policy carefully to determine rights, duties and coverage. Only the provisions of your policy determine the scope of your insurance protection.

The changes described below are general in nature. Your policy may contain further changes or modifications, so it remains necessary for you to read your policy closely. Please contact your agent or broker for further information.

BUSINESS LIABILITY COVERAGE FORM

If this coverage form is part of your Hartford policy, this notice applies to you. Please read it carefully.

SS 41 62 06 11 - Amendment of Exclusions and Definition – Personal and Advertising Injury

When this endorsement is attached to your policy, Personal and Advertising Injury Liability is changed as follows:

In order to elaborate on the intent of the current exclusion for Infringement Of Intellectual Property Rights, that exclusion has been revised to state that there is no coverage under personal and advertising injury for any injury or damage alleged in any claim or suit that also alleges an infringement or violation of any intellectual property right.

The scope of the Discrimination exclusion has been expanded to include sole proprietors ("your direction") and any other owner, manager or trustee who may direct such discrimination. This may be considered a reduction in coverage.

The Employment-Related Practices Exclusion is revised to reinforce that coverage is not provided for any injury to a person associated with the employment of that person, whether it occurs before employment, during employment, or after employment of that person. While this change is a reinforcement of coverage intent, it may result in a decrease in coverage in jurisdictions where courts have ruled the exclusion to be inapplicable in employment-related post-employment claims.

Under the definition of "personal and advertising injury", coverage for wrongful eviction now applies to wrongfully-evicted persons **or organizations**. This change results in a broadening of coverage.

SS 40 26 06 11 - Cyberflex Coverage

When this endorsement is attached to your policy, changes to the form to elaborate on the intent of the current provisions of the form. The exclusion Infringement of Intellectual Property Rights has been revised to state that there is no coverage under personal and advertising injury for any injury or damage alleged in any claim or suit that also alleges an infringement or violation of any intellectual property right.

We have amended the definition of "your web site", to state that "your web site" or set of interconnected web pages prepared and maintained by you, or by others on your behalf, for the purpose of promoting your goods, products or services, that is accessible over the internet.

SS 50 94 06 11 – Personal and Advertising Injury Exclusion – Copyright Material

When this endorsement is attached to your policy, it reinforces that the Personal And Advertising Injury provision **p.(7)(a)** that was amended on this form supersedes any provision to the contrary.

SS 41 63 06 11 – Amendment – Definition of Insured Contract

When this endorsement is attached to your policy, it removes "provided the "bodily injury" or property damage" is caused, in whole or in part by you or by those acting on your behalf" from the definition of an Insured Contract. This aligns the definition of an Insured Contract with ISO to protect the insured in an indemnitee agreement that requires them to indemnify and hold harmless another party from that party's own liability.

UMBRELLA POLICY PROVISIONS

If this coverage form is part of your Hartford policy, this notice applies to you. Please read it carefully.

SX 24 33 06 10 – Amendment Of Coverage – Personal And Advertising Injury

When this endorsement is attached to your policy, coverage is changed as follows:

In order to elaborate on the intent of the current exclusion for Infringement Of Intellectual Property Rights, that exclusion has been revised to state that there is no coverage under personal and advertising injury for any injury or damage alleged in any claim or suit that also alleges an infringement or violation of any intellectual property right.

The scope of the Discrimination exclusion has been expanded to include sole proprietors ("your direction") and any other owner, manager or trustee who may direct such discrimination. This may be considered a reduction in coverage.

Under the definition of "personal and advertising injury", coverage for wrongful eviction now applies to wrongfully-evicted persons **or organizations**. This change results in a broadening of coverage.

Finally, if form SS 40 26 is part of your underlying insurance, we have amended the definition of "your web site", to state that "your web site" means a web page or set of interconnected web pages prepared and maintained by you, or by others on your behalf, for the purpose of promoting your business or promoting your goods, products or services, that is accessible over an internet.

Should you have any questions, please contact your insurance agent, broker or representative.



IMPORTANT NOTICE TO POLICYHOLDERS - EMPLOYMENT PRACTICES LIABILITY COVERAGE

Thank you for being a customer of The Hartford.

You are receiving this Notice because on renewal, your Employment Practices Liability Coverage Part will be replaced with a new and updated Employment Practices Liability Coverage Part. This Notice describes the major changes that apply to your Employment Practices Liability Coverage Part.

These changes, explained below, include broadening, clarifications and reductions of coverage. This Notice is provided to explain the changes to you but it is not a policy form and does not grant coverage. Please read your policy carefully to understand the full detail of these changes.

I. Changes Applicable To The Employment Practices Liability Coverage Form SS 09 01 12 14 SECTION I – INSURING AGREEMENT

The Insuring Agreement has been modified to remove the language about the making, reporting, defense, and investigation of "claims" to separate sections of the policy. The new wording simply states:

We shall pay "loss" on behalf of the "insureds" resulting from an "employment practices claim" first made against the "insureds" during the "policy period" or Extended Reporting Period, if applicable, for an "employment practices wrongful act" by the "insureds".

SECTION II – DEFINITIONS

The following definitions have been modified or are new, to clarify coverage grants and limitations:

1. "Application" now means the application for this Coverage Part, including any materials or information submitted therewith or made available to us during the underwriting process, which application shall be on file with us. Such "**application**" shall be deemed a part of this Coverage Part and attached hereto. In addition, "application" includes any warranty, representation or other statement provided to us within the past three years in connection with any policy or coverage part of which this Coverage Part is a renewal or replacement.
2. "Claim" now means an "employment practices claim" which includes written demands for civil non-monetary relief. The definition of "claim" may be modified further to include coverage for "third party claims" by adding the Third Party Liability Endorsement – Employment Practices Liability endorsement.
3. "Claims Expenses" now include "extradition costs", which are reasonable and necessary fees and expenses directly resulting from a "claim" in which an "insured person" lawfully opposes, challenges, resists or defends against any request for the extradition of such "insured person" from his or her current country of employ and domicile to any other country for trial or otherwise to answer any criminal accusation, including the appeal of any order or other grant of extradition of such "insured person". "Claims expenses" continue to erode the limits of liability and do not include fees, expenses or costs which are incurred by or on behalf of a party which is not a covered "insured" or prior to the date on which the we received written notice of "claim", nor do they include costs to investigate a "claim".
4. "Damages" now expressly does not include "benefits", "stock benefits" and future compensation for any person hired, promoted, or reinstated pursuant to a judgment, settlement, order or other resolution of a "claim". "Benefits" and "stock benefits" are newly added definitions to this Coverage Part and are defined as:
"Benefits" means perquisites, fringe benefits, deferred compensation, severance pay and any other form of compensation (other than salaries, wages, or bonuses as a component of a front or back pay award)."
"Stock benefits" means any offering, plan or agreement between an "insured entity" and any "employee" that grants stock, stock options or stock appreciation rights in the "insured entity" to such person, including, without limitation, restricted stock or any other stock grant. "Stock benefits" shall not include employee stock ownership plans or employee stock purchase plans.
5. "Insured" is now broken down into two subsets: "Insured Entities" and "Insured Persons." "Insured Person" may now include any natural person working in the capacity of an independent contractor pursuant to an "independent contractor agreement".

6. "Notice Manager" is a new term that means the natural persons in the offices of the chief executive officer, chief financial officer, general counsel, risk manager, human resources manager or any equivalent position to the foregoing, of an "Insured Entity".
7. "Loss" is a new term and is defined to include "damages" and "claims expenses".
8. "Wage and Hour Violation" is a new term and means any actual or alleged violation of the duties and responsibilities that are imposed upon an "insured" by any federal, state or local law or regulation any where in the world, including but not limited to the Fair Labor Standards Act or any similar law (except the Equal Pay Act), which govern wage, hour and payroll practices. Such practices include but are not limited to: the calculation and payment of wages, overtime wages, minimum wages and prevailing wage rates; the calculation and payments of benefits; the classification of any person or organization for wage and hour purposes; reimbursing business expenses; the use of child labor; or garnishments, withholdings and other deductions from wages.
9. "Wrongful act" now means an "employment practices wrongful act". It may be amended to include "third party wrongful acts" by adding the Third Party Liability Endorsement – Employment Practices Liability endorsement. In the definition of "employment practices wrongful act", wrongful deprivation of career opportunity, bullying in the workplace, and employment discrimination based upon gender identity or expression, genetic makeup, HIV or other health status, or military status are all expressly included. Certain "employee data privacy wrongful acts" may also be covered. This coverage includes insurance for the failure to prevent unauthorized access to or use of data containing "private employment information" of any "employee" or applicant and the failure to notify any "employee" or applicant of unauthorized access to or use of "private employment information". Therefore, "claims" by an "employee" or applicant due to the loss of an "employee's" personal information may now be covered. Some "employment practices wrongful act", are required to be alleged in addition to or as part of any "employment practices wrongful act" described in sections L.1. – L.6. to qualify as an "employment practices wrongful act". These items include, but are not limited to, a. employment-related wrongful infliction of emotional distress, b. failure to create, provide or enforce adequate employment-related policies and procedures, and d. employment-related invasion of privacy, defamation, or misrepresentation.

SECTION III - EXCLUSIONS

1. The following exclusions have been deleted from your Coverage Part, which may broaden coverage in certain circumstances:
 - a. relating to injury or damage arising from pollutants;
 - b. relating to any dishonest, fraudulent, criminal, or malicious act or omission committed by or at the direction of the insured; and
 - c. relating to the insured's activities and or capacity as an officer, director, partner, trustee or employee of a charitable organization or pension, welfare profit sharing, mutual or investment fund or trust.
2. The following exclusions, which reduce coverage in certain circumstances, have been added to your Coverage Part:
 - a. in connection with any "claim" based upon, arising from, or in any way related to liability incurred for breach of any oral, written, or implied employment contract; provided, however, that this exclusion shall not apply to liability that would have been incurred in the absence of such contract nor shall it apply to the portion of "loss" representing "claim expenses" incurred to defend against such liability; and
 - b. in connection with any "claim" based upon, arising from, or in any way related to any prior or pending demand, suit, or proceeding against any "insured" as of, or audit initiated by the United States Office of Federal Contract Compliance Programs before, the effective date of the first Employment Practices Liability Coverage Part issued and continuously renewed by us, or the same or substantially similar fact, circumstance, or situation underlying or alleged in such demand, suit, proceeding, or audit.
3. The exclusion relating to any breach of contract, which had applied to all contracts other than contracts creating or continuing an employer-employee relationship among the parties to the contract, has been deleted and replaced with exclusions that apply to the breach of an "independent contractor agreement" and to any "claim" based upon, arising from, or in any way related to liability incurred for breach of any oral, written, or implied employment contract; provided, however, that this latter exclusion shall not apply to liability that would have been incurred in the absence of such contract nor shall it apply to the portion of "loss" representing "claim expenses" incurred to defend against such liability.
4. The exclusion relating to bodily injury and destruction of tangible property now excludes false arrest or imprisonment, abuse of process, malicious prosecution, trespass, nuisance or wrongful entry or eviction, and diminution of value.

5. The exclusion relating to laws governing wage and hour, overtime wages, or minimum wages, has been modified. "Wage and hour violations" are still not covered. However, the new exclusion contains an exception for certain "retailiation" claims. Please also note, if the Wage And Hour Claims Expenses – Employment Practices Liability endorsement is on your policy, we will pay a certain amount of "claims expenses" in relation to certain "claims" containing a "wage and hour violation".

SECTION VII – LIMITS OF LIABILITY AND DEDUCTIBLE

The Limits Of Liability And Deductible section now contains a provision stating that if the applicable Limit of Liability for this Coverage Part is exhausted, the premium for this Coverage Part shall be deemed fully earned.

SECTION VIII – DUTIES IN THE EVENT OF CLAIM; DEFENSE AND SETTLEMENT

1. We now have the right and duty to defend "claims" covered under this Coverage Part even if such "claim" is groundless, false or fraudulent, provided that such "claim" does not involve allegations, in whole or in part, of a "wage and hour violation". For any "claim" involving allegations, in whole or in part, of a "wage and hour violation", it shall be the duty of the "insureds", and not our duty, to defend such "claim". With respect to a covered "claim" for which we does not have the duty to defend, we shall advance "claims expenses" based on the relative legal exposure of all parties to such matters that the Insurer believes to be covered under this Policy. However, please note that if the Wage And Hour Claims Expenses – Employment Practices Liability endorsement is on your policy, we will pay a certain amount of "claims expenses" in relation to certain "claims" containing a "wage and hour violation".
2. There now needs to be insurer and insured consent to settle any "claims". In your old form, there were provisions that contained substantially similar language. You shall not now admit or assume any liability, make any settlement offer or enter into any settlement agreement, stipulate to any judgment, or incur any "claims expense" regarding any "claim" without the prior written consent of the Insurer, such consent not to be unreasonably withheld. We shall not be liable for any admission, assumption, settlement offer or agreement, stipulation, or "claims expense" to which we have not consented.
3. However, your old form contained a provision relating to consent to settle, that stated that if the "insured" refuses to consent to any settlement or compromise recommended by us and acceptable to the claimant, then our liability to pay "damages" and "claims expenses" shall not exceed the amount which we would have paid for "damages" and "claims expenses" at the time the "claim" could have been settled or compromised, less any deductible. This provision has been removed from your new Coverage Part, which may broaden coverage in certain circumstances.
4. The obligations with respect to your providing us with notice of "claims" made against you now contemplate the different types of employment practices-related claims that the "insureds" may typically become involved in, which may require the reporting of a "claim" within 180 days after a "notice manager" becomes aware of it.

SECTION IX – CONDITIONS

1. The Other Insurance section now states that the coverage provided for any "employment practices claims" shall be primary, with certain exceptions. In your old form, the Other Insurance clause stated that the insurance would apply in excess of any other valid and collectible insurance available. This may broaden your coverage in certain circumstances.
2. If the "named insured" is taken over, such transaction must be reported to us with full written details as soon as practicable (but, in all cases, within 90 days of such transaction). If such transaction occurs, we will not be obligated to offer any renewal or replacement of this Policy.

II. New Endorsements That May Be Part Of Your Policy And Amend Your Employment Practices Liability Coverage Part..

1. Third Party Liability Endorsement – Employment Practices Liability, SS 09 70 12 14

If **Third Party Liability Endorsement – Employment Practices Liability** is attached to your Coverage Part, we will provide coverage for "loss" resulting from a "third party claim" for a "third party wrongful act". A "third party claim" is a claim brought by a "third party", which means any person who is a customer, vendor, service provider or other business invitee of an "insured entity" (does not include "employees"). This coverage will be provided for certain discrimination or harassment claims brought by a "third party". This endorsement results in a broadening of coverage.

2. Wage And Hour Claims Expenses – Employment Practices Liability, SS 09 67 09 14

If **Wage And Hour Claims Expenses – Employment Practices Liability** is attached to your Coverage Part, we will provide coverage for "claims expenses" incurred to defend certain "wage and hour violations" subject to a sub-limit of liability, the Wage and Hour Defense Costs Sub-Limit). "Wage and hour violation" is defined in the Coverage Part to include claims relating to violations in connection with wage, hour, and payroll practices. This endorsement results in a broadening of coverage.

3. Retroactive Date Endorsement - Employment Practices Liability, SS 09 71 12 14

Retroactive Date Endorsement - Employment Practices Liability shall be attached to your new Coverage Part. This endorsement contains language relating to the "retroactive date". The provisions addressing the "retroactive date" that appeared in your old Employment Practices Liability Coverage Form now appear in this endorsement. This endorsement does not change coverage relating to the usage of the "retroactive date".

III. STATE AMENDATORY ENDORSEMENTS APPLICABLE TO YOUR EMPLOYMENT PRACTICES LIABILITY COVERAGE PART

Please be advised that certain State Amendatory Endorsments may apply to your Coverage Part. Some of these endorsements have been revised and updated in your new Employment Practices Liability Coverage Part. New State Amendatory Endorsements may have also been added to your Coverage Part. These State Amendatory Endorsements are on your Coverage Part primarily to comply with state laws. Please note that the above-referenced changes may have certain state exceptions addressed in your State Amendatory Endorsements. Please review your State Amendatory Endorsements for state-specific language that may apply to your Coverage Part.

IV. REMOVAL OF CERTAIN EMPLOYMENT PRACTICES LIABILITY FORMS

Please be advised that if any of the following forms were on your previous policy, they will be removed upon renewal and no longer apply to your policy:

Definition of Damages – Amended, SS 09 47 07 99; This form amended the definition of damages.

Employment Practices - Exclusion – Prior Acts, SS 09 42 07 99; This form amended the insuring agreement.

Employment Practices – Contractual Liability, SS 09 41 07 99; This form amended the definition of "wrongful act" and amended item I, Section III, Exclusions.

Definition Of Insured (Independent Contractor), SS 09 43 07 99 This form amended the definition of "insured".

While this Notice identifies the substantive changes that will be made on your renewal to your Employment Practices Liability Coverage Part, this Notice does not include every reduction or expansion in coverage made by this update. Please be sure to read your renewal Employment Practices Liability Coverage Part carefully. Should you have any questions, please contact your insurance agent, broker or you may contact us directly.

We appreciate your business and look forward to being of continued service to you.

REGIONAL OFFICE INSTRUCTION SHEET

POLICY NUMBER: 34 SBA II9976 DX

ROUTING INSTRUCTIONS

_RECORDS - ATTACH OA-1111 TO EXPIRING POLICY

_SEND TO RECORDS. TRANSFER CORR IF APPLICABLE.



RENEWAL TRANSFER

EXPIRING POLICY NUMBER: 34 SBA PP6315

EXPIRATION YEAR: 16

NEW POLICY NUMBER: 34 SBA II9976

ATTENTION RECORDS DEPARTMENT

ATTACH THIS NOTICE TO THE FACE OF THE EXPIRING DAILY REPORT

**DESTROY
DATE: X**

POLICY FACE SHEET

76
99 INSURED:
II HARTFORD CASUALTY INSURANCE COMPANY
SBA

POLICY NO. 34 SBA II9976 DX

RECORDS RETENTION - PERMANENT

DECLARATIONS
ITEMS

1. NAMED INSURED AND
MAILING ADDRESS:

COLORADO SPRINGS URBAN RENEWAL
30 S NEVADA AVE STE 604
COLORADO SPRINGS, EL PASO
CO. 80903

2. POLICY PERIOD:

09/25/16	09/25/17	1
INCEPTION	EXPIRATION	YEAR

AGENT'S CODE: 344869
AGENT'S NAME: CB INSURANCE LLC/PHS

PREVIOUS POLICY NO. 34 SBA PP6315

3. THE NAMED INSURED IS: CORP

POLICY STATUS: ACTIVE
LOB LEVEL OF SUPPORT: SP-S
MARKET SEGMENTATION: 830

SELECT CUSTOMER
AGENT SALES AGREEMENT (COMMISSION STATUS)
DIRECT ACCOUNT BILL NUMBER - 10547282
DEDUCTIBLE

AUTOMATICALLY BOOKED

COLORADO SPRINGS URBAN RENEWAL

30 S NEVADA AVE STE 604
COLORADO SPRINGS CO 80903

Policy Number: 34 SBA II9976

Renewal Date: 09/25/16



Thank you for being a loyal customer of The Hartford.

1: Your Hartford Policy

Enclosed are renewal documents for your policy, which is scheduled to renew on 09/25/16. Along with a new Declarations Page, which details the coverages provided by your policy, we are enclosing important policy documents. Please be aware that you will receive an invoice separately for this new policy term approximately 30 days prior to the renewal date; no action is required now.

To ensure the premium you paid for this past policy term was accurate, we may contact you by letter, phone or email to conduct a premium audit. If contacted, we will advise what information is needed to complete the audit.

2: Your Business Insurance Coverage Checkup

Now is a great time to complete a business insurance coverage checkup with a Hartford Insurance Professional. Because you wear so many hats each day, you may not be thinking about how changes to your business can impact the type and amount of insurance coverage needed to protect it.

Together we will evaluate how your needs may have changed over the past year. Examples include:

- Has your mailing address and/or the physical location of your business changed?
- Has there been any increase/decrease in the amount of business property/equipment you own?
- Has there been any increase/decrease in your company's payroll or sales?
- Have you added or eliminated any vehicles used in your business operations?
- Are the bill plan and deductible on your policy right for your business?

During the review we may make coverage recommendations, provide peace of mind solutions, and possibly reduce your costs. Here is all you need to do:

- **Call toll free (866) 467-8730, and select our renewal review service option any weekday from 7 A.M. to 7 P.M. CST and request your business insurance check-up.**
- **To best serve you, please have your Policy Number or Account Number and a Copy of your current Renewal Policy in hand when you call.**

3: Servicing Your Needs

To login or register for our Online Business Service Center, go to www.thehartford.com/servicecenter where any time, day or night you can:

- Pay your bill, view payment history and enroll in Auto Pay
- Request Auto ID Cards and Certificates of Insurance
- View electronic copies of billing and policy documents and sign up for paperless delivery

4: If You've Had A Loss or Accident... Report It Immediately

We want to help! Contact us as quickly as possible at 1-800-327-3636.

- Representatives are available 24-7 to assist in helping you recover from your loss.

On behalf of **CB INSURANCE LLC/PHS** and The Hartford, we appreciate the opportunity to have been of service to you this past year and look forward to serving your business insurance needs for the upcoming year.

Sincerely,
Your Hartford Team

76 This **Spectrum Policy** consists of the Declarations, Coverage Forms, Common Policy Conditions and any
99 other Forms and Endorsements issued to be a part of the Policy. This insurance is provided by the stock
II insurance company of The Hartford Insurance Group shown below.

SBA

INSURER: HARTFORD CASUALTY INSURANCE COMPANY
ONE HARTFORD PLAZA, HARTFORD, CT 06155
COMPANY CODE: 3



Policy Number: 34 SBA II9976 DX

SPECTRUM POLICY DECLARATIONS

Named Insured and Mailing Address: COLORADO SPRINGS URBAN RENEWAL
(No., Street, Town, State, Zip Code)

30 S NEVADA AVE STE 604
COLORADO SPRINGS CO 80903

Policy Period: **From** 09/25/16 **To** 09/25/17 1 YEAR
12:01 a.m., Standard time at your mailing address shown above. **Exception:** 12 noon in New Hampshire.

Name of Agent/Broker: CB INSURANCE LLC/PHS

Code: 344869

Previous Policy Number: 34 SBA PP6315

Named Insured is: CORPORATION

Audit Period: NON-AUDITABLE

Type of Property Coverage: SPECIAL

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

TOTAL ANNUAL PREMIUM IS: \$981

Countersigned by *Susan L. Castaneda*
Authorized Representative

07/27/16
Date

SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 34 SBA II9976

PROPERTY OPTIONAL COVERAGES APPLICABLE TO ALL LOCATIONS LIMITS OF INSURANCE

BUSINESS INCOME AND EXTRA EXPENSE
COVERAGES 12 MONTHS ACTUAL LOSS SUSTAINED
COVERAGES INCLUDE THE FOLLOWING
COVERAGES EXTENSIONS:

ACTION OF CIVIL AUTHORITY: 30 DAYS
EXTENDED BUSINESS INCOME: 30 CONSECUTIVE DAYS

EQUIPMENT BREAKDOWN COVERAGE
COVERAGES FOR DIRECT PHYSICAL LOSS
DUE TO:
MECHANICAL BREAKDOWN,
ARTIFICIALLY GENERATED CURRENT
AND STEAM EXPLOSION

THIS ADDITIONAL COVERAGE INCLUDES
THE FOLLOWING EXTENSIONS

HAZARDOUS SUBSTANCES \$ 50,000
EXPEDITING EXPENSES \$ 50,000

MECHANICAL BREAKDOWN COVERAGE ONLY
APPLIES WHEN BUILDING OR BUSINESS
PERSONAL PROPERTY IS SELECTED ON
THE POLICY

IDENTITY RECOVERY COVERAGE \$ 15,000
FORM SS 41 12

SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 34 SBA II9976

BUSINESS LIABILITY	LIMITS OF INSURANCE
LIABILITY AND MEDICAL EXPENSES	\$1,000,000
MEDICAL EXPENSES - ANY ONE PERSON	\$ 10,000
PERSONAL AND ADVERTISING INJURY	\$1,000,000
DAMAGES TO PREMISES RENTED TO YOU ANY ONE PREMISES	\$ 300,000
AGGREGATE LIMITS	
PRODUCTS-COMPLETED OPERATIONS	\$2,000,000
GENERAL AGGREGATE	\$2,000,000
EMPLOYMENT PRACTICES LIABILITY	
COVERAGE: FORM SS 09 01	
EACH CLAIM LIMIT	\$ 5,000
DEDUCTIBLE - EACH CLAIM LIMIT	
NOT APPLICABLE	
AGGREGATE LIMIT	\$ 5,000
RETROACTIVE DATE: 09252016	

This **Employment Practices Liability Coverage** contains claims made coverage. Except as may be otherwise provided herein, specified coverages of this insurance are limited generally to liability for injuries for which claims are first made against the insured while the insurance is in force. Please read and review the insurance carefully and discuss the coverage with your Hartford Agent or Broker.

The Limits of Insurance stated in this Declarations will be reduced, and may be completely exhausted, by the payment of "defense expense" and, in such event, The Company will not be obligated to pay any further "defense expense" or sums which the insured is or may become legally obligated to pay as "damages".

LIMITATION OF COVERAGE TO THE
DESIGNATED PREMISES OR PROJECT
FORM SS 05 62
LIMITATION APPLIES TO THE FOLLOWING
LOCATION: 001 BUILDING: 001

BUSINESS LIABILITY OPTIONAL
COVERAGES

SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 34 SBA II9976

**BUSINESS LIABILITY OPTIONAL COVERAGES
(Continued)**

LIMITS OF INSURANCE

**HIRED/NON-OWNED AUTO LIABILITY
FORM: SS 04 38**

\$1,000,000

SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 34 SBA II9976

Form Numbers of Forms and Endorsements that apply:

SS 00 01 03 14	SS 00 05 12 06	SS 00 07 07 05	SS 00 08 04 05
SS 84 01 09 07	SS 01 33 11 13	SS 89 93 07 16	SS 00 60 09 15
SS 00 61 09 15	SS 04 08 09 07	SS 04 19 07 05	SS 04 22 07 05
SS 04 30 07 05	SS 04 38 09 09	SS 04 39 07 05	SS 04 41 04 09
SS 04 42 09 07	SS 04 44 07 05	SS 04 45 07 05	SS 04 46 09 14
SS 04 47 04 09	SS 04 80 03 00	SS 04 86 03 00	SS 40 18 07 05
SS 40 93 07 05	SS 41 12 12 07	SS 41 51 10 09	SS 41 63 06 11
IH 10 01 09 86	SS 05 47 09 15	SS 05 62 03 00	SS 50 19 01 15
SS 09 01 12 14	SS 09 53 10 08	SS 09 67 09 14	SS 09 70 12 14
SS 09 71 12 14	SS 09 73 12 14	IH 99 40 04 09	IH 99 41 04 09
SS 83 76 01 15			



STRETCH SUMMARY

SUMMARY OF COVERAGE LIMITS

This is a summary of the Coverages and the Limits of Insurance provided by the Stretch Coverage form SS 04 08 which is included in this policy. No coverage is provided by this summary. Refer to coverage form SS 04 08 to determine the scope of your insurance protection.

The Limit of Insurance for the following Additional Coverages are in addition to any other limit of insurance provided under this policy:

Coverage	Limit
Accounts Receivable – On/Off-Premises	\$ 25,000
Brands and Labels	Up to Business Personal Property Limit
Claim Expenses	\$ 10,000
Computer Fraud	\$ 5,000
Computers and Media	\$ 10,000
Debris Removal	\$ 25,000
Employee Dishonesty (including ERISA)	\$ 10,000
Fine Arts	\$ 10,000
Forgery	\$ 10,000
Laptop Computers – World-Wide Coverage	\$ 5,000
Off Premises Utility Services – Direct Damage	\$ 10,000
Outdoor Signs	Full Value
Pairs or Sets	Up to Business Personal Property Limit
Personal Property of Others	\$ 10,000
Property at Other Premises	\$ 10,000
Salespersons' Samples	\$ 1,000
Sewer and Drain Back Up	Included up to Covered Property Limits
Sump Overflow or Sump Pump Failure	\$ 15,000
Temperature Change	\$ 10,000
Tenant Building and Business Personal Property Coverage- Required by Lease	\$ 20,000
Transit Property in the Care of Carriers for Hire	\$ 10,000
Unauthorized Business Card Use	\$ 2,500
Valuable Papers and Records – On/Off-Premises	\$ 25,000

The Limits of Insurance for the following Coverage Extensions are a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	Limit
Newly Acquired or Constructed Property – 180 Days	
Building	\$1,000,000
Business Personal Property	\$ 500,000
Business Income and Extra Expense	\$ 500,000
Outdoor Property	\$ 20,000 aggregate/ \$1,000 per item
Personal Effects	\$ 25,000
Property Off-Premises	\$ 15,000

The following changes apply only if Business Income and Extra Expense are covered under this policy. The Limits of Insurance for the following Business Income and Extra Expense Coverages are in addition to any other Limit of Insurance provided under this policy:

Coverage	Limit
Business Income Extension for Off-Premises Utility Services	\$ 25,000
Business Income Extension for Web Sites	\$ 10,000/7 days
Business Income from Dependent Properties	\$ 25,000

The following Limit of Insurance for the following Business Income Coverage is a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	Limit
Extended Business Income	60 Days

The following changes apply to Loss Payment Conditions:

Coverage	Limit
Valuation Changes	
Commodity Stock	Included
"Finished Stock"	Included
Mercantile Stock - Sold	Included



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

WAGE AND HOUR CLAIMS EXPENSES - EMPLOYMENT PRACTICES LIABILITY

This endorsement modifies insurance provided under the following:

EMPLOYMENT PRACTICES LIABILITY COVERAGE FORM

Exclusion **B.** in **SECTION III - EXCLUSIONS** is deleted and replaced by the following:

B. We shall not pay "loss" in connection with any "claim" based upon, arising from, or in any way related to:

1. any claims for unpaid wages (including overtime pay), workers' compensation benefits, unemployment compensation, disability benefits, or social security benefits;
2. any actual or alleged violation of the Worker Adjustment and Retraining Notification Act, the National Labor Relations Act, the Occupational Safety and Health Act, the Consolidated Omnibus Budget Reconciliation Act of 1985, "ERISA", or any similar law; or
3. any "wage and hour violation".

Provided, however, that this Exclusion B. shall not apply to that portion of "loss" that represents:

- a. a specific amount the "insureds" become legally obligated to pay solely for a "wrongful act" of "retaliation"; or
- b. "Claims expenses" incurred to defend a "wage and hour violation" referenced in sub-paragraph **3.** above subject to a Sub-Limit of Liability of \$ 0005000 that is part of, and not in addition to, the Limits of Liability applicable to this Coverage Part (the Wage and Hour Defense Costs Sub-Limit). Moreover:

1. SECTION VIII.I.2. of this Coverage Part notwithstanding, 100% of the "insured's" "claims expenses" covered pursuant to this sub-paragraph b. shall be allocated to covered "loss" until the Wage and Hour Defense Costs Sub-Limit is exhausted. Once the Wage and Hour Defense Costs Sub-Limit is exhausted, allocation shall continue in accordance with SECTION VIII.I.2.;
2. the Wage and Hour Defense Costs Sub-Limit is available notwithstanding the fact that a "wage and hour violation" is not an "employment practices wrongful act"; and
3. the Wage and Hour Defense Costs Sub-Limit is only available for "claim expenses" incurred to defend a "wage and hour violation" that occurred on or after the "retroactive date" and before the end of the "policy period", regardless of whether any such "claim" for a "wage and hour violation" is made during the "policy period" or the Extended Reporting Period, if applicable.

All other terms and conditions of this Coverage Part remain unchanged.



Named Insured: COLORADO SPRINGS URBAN RENEWAL

Policy Number: 34 SBA II9976

Effective Date: 09/25/16

Expiration Date: 09/25/17

Company Name: HARTFORD CASUALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS ENDORSEMENT

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

All other terms and conditions remain unchanged.

POLICY NUMBER: 34 SBA II9976 DX EFFECTIVE DATE: 09/25/16
 MARKET SEGMENTATION: 830

COMMISSION: 14.0

LOCATION/BUILDING RATING DETAIL

TYPE OF POLICY	PROT CLS	HAZ: N/A	STAT			
CD DESCRIPTION	CURR/PRV	CONSTR	CODE	TERR	AREA	
7 OFFICE	0002/	4-MSNRY NC	65198	005	300	

YR
 BUILT
 1980

LOC 001 BLDG 001

30 S NEVADA AVE STE 604, COLORADO SPRING, CO. 80903

BUSINESS PERSONAL PROPERTY OCCPY CD 4

ITV 4.5 PCT

(A).800 X (CE)1.00 X (G).94 X (H)1.00 = ((P).752 X
 (Q)85,200 / 100) + ((SX)177 X (G).94) X (PD).85 = 686.00

STRETCH ENDORSEMENT

(A)125 X (PD).85 = 106.00

COMMON COVERAGE INFORMATION

NON-OWNED AUTOMOBILE/HIRED CAR

(A)200.00 X (PD).85 = 170.00

TERRORISM PREMIUM

(JS)962.00 X (JR).02 = 19.00

GRAND TOTAL 981.00

A - BASE RATE
 H - WIND HAIL DEDUCTIBLE FACTOR
 Q - LIMIT OF LIABILITY
 JR - TERRORISM FACTOR
 PD - PREMIUM DEVIATION

G - DEDUCTIBLE FACTOR
 P - FINAL RATE
 CE - CLASS FACTOR
 JS - TOTAL POLICY PREMIUM
 SX - ALL RISK LOADING

POLICY # 34SBII9976 DX CONTROL # 001 TERM ID R031V19C
 PROCESS DATE 07/27/16 OPER INITIALS RMB AAR PREV POL # 34SBAPP6315

POLICY INFORMATION

NAMED INSURED: COLORADO SPRINGS URBAN RENEWAL
 AGENT CODE AND NAME: 344869 CB INSURANCE LLC/PHS
 COMPANY CODE AND NAME: 3 HARTFORD CASUALTY INSURANCE COMPANY
 EFFECTIVE DATE: 09/25/16 EXPIRATION DATE: 09/25/17
 AUDIT PERIOD: NON-AUDITABLE

POLICY AUTOMATICALLY BOOKED

REPLACEMENT COST APPLIES TO BPP

SPECTRUM PROPERTY DEDUCTIBLE: \$500

COVERAGES	LIMITS OF LIABILITY	PREMIUMS
BUSINESS PERSONAL PROPERTY	\$85,200	\$686.00
BUSINESS INCOME AND EXTRA EXPENSE		INCLUDED
NON-OWNED AUTOMOBILE/HIRED CAR	\$1,000,000	\$170.00
BUSINESS LIABILITY	\$1,000,000	INCLUDED
IDENTITY RECOVERY	\$15,000	INCLUDED
EMPLOYMENT PRACTICES LIABILITY	\$5,000/ \$5,000	INCLUDED
STRETCH ENDORSEMENT		\$106.00
MONEY AND SECURITIES		
INSIDE-PREMISES	\$10,000	
OUTSIDE-PREMISES	\$5,000	INCLUDED
TERRORISM COVERAGE		\$19.00
FUNGI LIMITED COVERAGE	\$50,000	INCLUDED
FUNGI LIMITED BUSINESS INTERRUPTION	30 DAYS	INCLUDED
	TOTAL	\$981.00

DIRECT ACCOUNT BILL NUMBER - 10547282

PRODUCER'S FACT SHEET

NAMED INSURED: COLORADO SPRINGS URBAN RENEWAL

POL #: 34 SBA II9976 DX

PRODUCER'S NAME: PRODUCER'S CODE: 344869 AGENT SALES
 CB INSURANCE LLC/PHS

POL EFF DATE: 09/25/16 POL EXP DATE: 09/25/17

DIRECT ACCOUNT BILL NUMBER - 10547282

TRANSACTION TYPE: RENEWAL

TOTAL ANNUAL PREMIUM: \$981.00
 INCLUDES TERRORISM PREMIUM \$19.00

COMMISSION BREAKDOWN

ANNUAL PREMIUM	COMMISSION PERCENTAGE
SPECTRUM \$981.00	14.0
TOTAL \$981.00	

FORM	TITLE
SS 00 01 03 14	POLICY FRONT COVER
SS 00 02 12 06	SPECTRUM POLICY DECLARATIONS
SS 00 05 12 06	COMMON POLICY CONDITIONS
SS 00 07 07 05	SPECIAL PROPERTY COVERAGE FORM
SS 00 08 04 05	BUSINESS LIABILITY COVERAGE FORM
SS 84 01 09 07	STRETCH SUMMARY
SS 01 33 11 13	COLORADO CHANGES
SS 89 93 07 16	IMPORTANT NOTICE TO POLICYHOLDERS - THE HARTFORD CYBER CENTER WEBSITE
SS 00 60 09 15	BUSINESS LIABILITY COVERAGE FORM AMENDATORY ENDORSEMENT
SS 00 61 09 15	SPECIAL PROPERTY COVERAGE AMENDATORY ENDORSEMENT
SS 04 08 09 07	STRETCH
SS 04 19 07 05	BUSINESS INCOME EXTENSION FOR OFF-PREMISES UTILITY SERVICES
SS 04 22 07 05	FINE ARTS
SS 04 30 07 05	TRANSIT COVERAGE- PROPERTY IN THE CARE OF CARRIERS FOR HIRE
SS 04 38 09 09	HIRED AUTO AND NON-OWNED AUTO
SS 04 39 07 05	ACCOUNTS RECEIVABLE
SS 04 41 04 09	COMPUTERS AND MEDIA
SS 04 42 09 07	EMPLOYEE DISHONESTY COVERAGE
SS 04 44 07 05	OUTDOOR SIGNS
SS 04 45 07 05	PERSONAL PROPERTY OF OTHERS
SS 04 46 09 14	TEMPERATURE CHANGE
SS 04 47 04 09	VALUABLE PAPERS AND RECORDS
SS 04 80 03 00	CRIME COMMON CONDITIONS AND EXCLUSIONS
SS 04 86 03 00	FORGERY COVERAGE
SS 40 18 07 05	OFF-PREMISES UTILITY SERVICES - DIRECT DAMAGE
SS 40 93 07 05	LIMITED FUNGI, BACTERIA OR VIRUS COVERAGE
SS 41 12 12 07	IDENTITY RECOVERY COVERAGE FOR BUSINESS OWNERS AND EMPLOYEES
SS 41 51 10 09	BUILDING LIMIT- AUTOMATIC INCREASE REVISION
SS 41 63 06 11	AMENDMENT - DEFINITION OF INSURED CONTRACT

SS 89 54 09 15	IMPORTANT NOTICE TO POLICYHOLDERS - BUSINESS LIABILITY COVERAGE FORM
SS 89 55 09 15	IMPORTANT NOTICE TO POLICYHOLDERS-SPECIAL PROPERTY COVERAGE
IH 10 01 09 86	PERILS SPECIFICALLY EXCEPTED
SS 05 47 09 15	EXCLUSION - NUCLEAR ENERGY LIABILITY
SS 05 62 03 00	LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECTS
SS 50 19 01 15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
G-3418-0	PRODUCER COMPENSATION NOTICE
PC-374-0	IMPORTANT NOTICE TO POLICYHOLDERS
SS 09 01 12 14	EMPLOYMENT PRACTICES LIABILITY COVERAGE FORM (CLAIMS MADE)
SS 09 53 10 08	COLORADO CHANGES - EMPLOYMENT PRACTICES LIABILITY
SS 09 67 09 14	WAGE AND HOUR CLAIMS EXPENSES - EMPLOYMENT PRACTICES LIABILITY
SS 09 70 12 14	THIRD PARTY LIABILITY ENDORSEMENT - EMPLOYMENT PRACTICES LIABILITY
SS 09 71 12 14	RETROACTIVE DATE ENDORSEMENT - EMPLOYMENT PRACTICES LIABILITY
SS 09 73 12 14	COLORADO CHANGES - EMPLOYMENT PRACTICES LIABILITY
100722RV11	INSURANCE POLICY BILLING INFORMATION
IH 99 40 04 09	U.S. DEPT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
IH 99 41 04 09	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
SS 33 35 06 11	IMPORTANT NOTICE TO POLICYHOLDERS - BUSINESS LIABILITY AND UMBRELLA FORM CHANGES
SS 38 96 10 09	POLICYHOLDER NOTICE- BUILDING LIMIT- AUTOMATIC INCREASE REVISION
SS 83 13 01 97	IMPORTANT NOTICE TO OUR POLICYHOLDERS
SS 83 23 12 14	IMPORTANT NOTICE TO POLICYHOLDER - COLORADO DISCLOSURE NOTICE CLAIMS MADE COVERAGE PART
SS 83 76 01 15	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
SS 89 41 12 14	IMPORTANT NOTICE TO POLICYHOLDERS - EMPLOYMENT PRACTICES LIABILITY