

Inland Marine

New Business Declaration

<b>POLICY NUMBER</b>	<b>COVERAGE PROVIDED BY</b>	<b>FROM - POLICY PERIOD - TO</b>
C 4020602128	TRANSPORTATION INSURANCE COMPANY 333 S. WABASH CHICAGO, IL. 60604	03/01/2010 03/01/2011

**INSURED NAME AND ADDRESS**

MILITARY ORDER OF THE LOYAL LEGION OF THE UNITED STATES  
ATTN: LEE TRYONE  
4 RAVEN CIRCLE  
AVON, CT 06001

Refer To Additional Named Insureds Schedule

**AGENCY NUMBER**  
954397

**AGENCY NAME AND ADDRESS**

THE ADDIS GROUP, LLC  
2500 RENAISSANCE BLVD, #1100  
KING OF PRUSSIA, PA 19406  
Phone Number: (610)279-8550

**BRANCH NUMBER**  
470

**BRANCH NAME AND ADDRESS**

READING BRANCH  
401 PENN ST  
READING, PA 19601  
Phone Number: (215)320-4000

This policy becomes effective and expires at 12:01 A.M. standard time at your mailing address on the dates shown above.

The Named Insured is a Corporation.

Your policy is composed of this Declarations, with the attached Common Policy Conditions, Coverage Forms, and Endorsements, if any. The Policy Forms and Endorsement Schedule shows all forms applicable to this policy at the time of policy issuance.

The Policy Premium Is	\$500.00
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Terrorism Risk Insurance Extension Act Premium	\$ .00
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In return for the payment of the premium, and subject to all the terms and conditions contained here-in, we agree to provide the insurance as stated.

**POLICY NUMBER**

C 4020602128

**INSURED NAME AND ADDRESS**

MILITARY ORDER OF THE LOYAL LEGION OF THE UNITED STATES  
ATTN: LEE TRYONE  
4 RAVEN CIRCLE  
AVON, CT 06001

**INLAND MARINE SUMMARY OF COVERAGES**

**Commercial Property Floater**

- Commercial Inland Marine Schedule of Coverages - G16672
- Commercial Property Floater Coverage Form - G16674

**POLICY NUMBER**

C 4020602128

**INSURED NAME AND ADDRESS**

MILITARY ORDER OF THE LOYAL LEGION OF THE UNITED STATES  
ATTN: LEE TRYONE  
4 RAVEN CIRCLE  
AVON, CT 06001

**INLAND MARINE LOSS PAYEE SCHEDULE**

All loss payees as their interests may appear in the Covered Property.

The following provisions apply in accordance with the insurable interest of the loss payee: Loss Payable, Lender's Loss Payable, or Contract of Sale.

Description of Property: Any Covered Property in which a loss payee, creditor or lender holds an interest, including any person or organization you have entered a contract with for the sale of the Covered Property.

**ADDITIONAL NAMED INSUREDS SCHEDULE**

DAMES OF THE LOYAL LEGION OF THE U.S.



**POLICY NUMBER**

C 4020602128

**INSURED NAME AND ADDRESS**

MILITARY ORDER OF THE LOYAL LEGION OF THE UNITED STATES  
ATTN: LEE TRYONE  
4 RAVEN CIRCLE  
AVON, CT 06001

**FORMS AND ENDORSEMENTS SCHEDULE**

**DECLARATIONS AND SCHEDULES**

**FORM NUMBER**

CM0001 09/2004  
G144291A 03/2003  
G15028A 08/1989  
G16672B 04/1994  
G16674B 04/1994  
IL0003 09/2007  
IL0017 11/1998  
IL0166 09/2007  
IL0172 09/2007  
IL0910 07/2002  
IL0952 03/2008

**FORM TITLE**

Commercial Inland Marine Conditions  
Economic And Trade Sanctions Condition  
Loss Payable Provision  
Commercial Inland Marine Floater Schedule of Cover  
Commercial Property Floater Coverage Form  
Calculation of Premium  
Common Policy Conditions  
Pennsylvania Changes - Actual Cash Value  
Pennsylvania Changes  
Pennsylvania Notice  
Cap on Losses From Certified Acts of Terrorism

\*\*\* PLEASE READ THE ENCLOSED IMPORTANT NOTICES CONCERNING YOUR POLICY \*\*\*

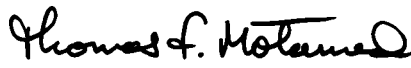
**FORM NUMBER**

G144233F 01/2008  
G145041A 05/2003

**FORM TITLE**

Notice - Offer of Terrorism Disclosure of Premium  
IMP INF Economic And Trade Sanctions Condition

\_\_\_\_\_  
Countersignature

  
Chairman of the Board

  
Secretary

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**LOSS PAYABLE PROVISIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE FORM

**SCHEDULE**

<u>Location (If Applicable)</u>	<u>Description of Propert</u>	<u>Loss Payee (Name &amp; Address)</u>	<u>Provision</u> <u>Applicabl</u>	<u>Loss Payabl</u>	<u>Lender's Loss Payabl</u>	<u>Contract Of Sal</u>
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**REFER TO INLAND MARINE LOSS PAYEE SCHEDULE**

**A.** When this endorsement is attached to your Commercial Inland Marine Coverage Form the term Coverage Form in this endorsement is replaced by the term Policy.

**B. LOSS PAYABLE**

The following is added under the Loss Conditions section of the Commercial Inland Marine Conditions, Paragraph **E.** – Loss Payment:

For Covered Property in which both you and a Loss Payee shown in the above Schedule have an insurable interest, we will:

1. Adjust losses with you; and
2. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.

**C. LENDER'S LOSS PAYABLE**

1. The Loss Payee shown in the above Schedule is a creditor (including a mortgageholder or trustee) with whom you have entered a contract for the sale of Covered Property, whose interest in that Covered Property is established by such written contracts as:

- a. Bills of lading;
- b. Financing statements;
- c. Chattel mortgages.

**2.** For Covered Property in which both you and a Loss Payee have an insurable interest:

- a. We will pay for covered loss or damage to each Loss Payee in their order of precedence, as interests may appear;
- b. The Loss Payee has the right to receive loss payment even if the Loss Payee has started foreclosure or similar action on the Covered Property;
- c. If we deny your claim because of your acts or because you have failed to comply with the terms of the Coverage Form, the Loss Payee will still have the right to receive loss payment if the Loss Payee:

- (1) Pays any premium due under this Coverage Form at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.

All of the terms of this Coverage Form will then apply directly to the Loss Payee.

**d.** If we pay the Loss Payee for any loss or damage and deny payment to you because of

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your acts or because you have failed to comply with the terms of this Coverage Form:

- (1) The Loss Payee's rights will be transferred to us to the extent of the amount we pay; and
- (2) The Loss Payee's rights to recover the full amount of the Loss Payee's claim will not be impaired.

At our option, we may pay to the Loss Payee the whole principle on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.

3. If we cancel this policy, we will give written notice to the Loss Payee at least:
  - a. 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or
  - b. 30 days before the effective date of cancellation if we cancel for any other reason.

4. If we do not renew this policy, we will give written notice to the Loss Payee at least 10 days before the expiration date of this policy.

#### **D. CONTRACT OF SALE**

1. The Loss Payee shown in the Schedule is a person or organization you have entered a contract with for the sale of Covered Property.
2. For Covered Property in which both you and the Loss Payee have an insurable interest we will:
  - a. Adjust losses with you; and
  - b. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.
3. The following is added under the Loss Condition section of the Commercial Inland Marine Conditions, Paragraph **F. – Other Insurance**:

For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.

**COMMERCIAL INLAND MARINE FLOATER SCHEDULE OF COVERAGES**

**COINSURANCE** (select one)

100%     90%     80%     waived

**GENERAL DESCRIPTION OF COVERED PROPERTY:**

**Exhibition Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Scheduled Locations   | Limits of Insurance |
| "SEE DECLARATION"   | \$                  |
| <b>b.</b> Any one storage location (\$5,000 Limit unless otherwise specified)       | \$                  |
| <b>c.</b> While in due course of transit (\$5,000 Limit unless otherwise specified) | \$                  |
| <b>d.</b> Deductible Amount \$  |                     |

**Bailee-Processor Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Scheduled Locations   | Limits of Insurance |
|   | \$                  |
| <b>b.</b> Any one unscheduled location (\$5,000 Limit unless otherwise specified)   | \$                  |
| <b>c.</b> While in due course of transit (\$5,000 Limit unless otherwise specified) | \$                  |
| <b>d.</b> Deductible Amount \$  |                     |

**Sales Representative Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Any one Sales Representative                        | Limits of Insurance |
|   | \$                  |
| <b>b.</b> Multiple Sales Representatives – any one occurrence | \$                  |
| <b>c.</b> Property being shipped to Sales Representative      | \$                  |
| <b>d.</b> Deductible Amount \$                                |                     |

**Commercial Property Floater**

- |  |                     |
|--|---------------------|
| <b>a.</b> Property Description         | Limits of Insurance |
| COMMANDER-IN-CHIEF 3" STAR             | \$ 8,000            |
| FLAG -4'X6' SLEEVEDDOUBLE PANEL GOLD F | \$ 1,500            |
| ANNIN 0' 1 1/4 OAK FINISH FLAG POLE    | \$ 70               |
| <b>b.</b> Deductible Amount \$ 250     |                     |

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**COMMERCIAL INLAND MARINE FLOATER SCHEDULE OF COVERAGES**

**COINSURANCE** (select one)

100%     90%     80%     waived

**GENERAL DESCRIPTION OF COVERED PROPERTY:**

**Exhibition Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Scheduled Locations   | Limits of Insurance |
| "SEE DECLARATION"   | \$                  |
| <b>b.</b> Any one storage location (\$5,000 Limit unless otherwise specified)       | \$                  |
| <b>c.</b> While in due course of transit (\$5,000 Limit unless otherwise specified) | \$                  |
| <b>d.</b> Deductible Amount \$  |                     |

**Bailee-Processor Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Scheduled Locations   | Limits of Insurance |
|   | \$                  |
| <b>b.</b> Any one unscheduled location (\$5,000 Limit unless otherwise specified)   | \$                  |
| <b>c.</b> While in due course of transit (\$5,000 Limit unless otherwise specified) | \$                  |
| <b>d.</b> Deductible Amount \$  |                     |

**Sales Representative Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Any one Sales Representative                        | Limits of Insurance |
|   | \$                  |
| <b>b.</b> Multiple Sales Representatives – any one occurrence | \$                  |
| <b>c.</b> Property being shipped to Sales Representative      | \$                  |
| <b>d.</b> Deductible Amount \$                                |                     |

**Commercial Property Floater**

- |                                    |                     |
|------------------------------------|---------------------|
| <b>a.</b> Property Description     | Limits of Insurance |
| BRASS ARMY SPAR FLAG2/FERRULE 7"   | \$ 50               |
| 11' GOLD CORD WITH 6" TASSEL       | \$ 50               |
| 6' X 4' PVC PLASTICFLAG CASE       | \$ 30               |
| <b>b.</b> Deductible Amount \$ 250 |                     |

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**COMMERCIAL INLAND MARINE FLOATER SCHEDULE OF COVERAGES**

**COINSURANCE** (select one)

100%     90%     80%     waived

**GENERAL DESCRIPTION OF COVERED PROPERTY:**

**Exhibition Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Scheduled Locations   | Limits of Insurance |
| "SEE DECLARATION"   | \$                  |
| <b>b.</b> Any one storage location (\$5,000 Limit unless otherwise specified)       | \$                  |
| <b>c.</b> While in due course of transit (\$5,000 Limit unless otherwise specified) | \$                  |
| <b>d.</b> Deductible Amount \$  |                     |

**Bailee-Processor Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Scheduled Locations   | Limits of Insurance |
|   | \$                  |
| <b>b.</b> Any one unscheduled location (\$5,000 Limit unless otherwise specified)   | \$                  |
| <b>c.</b> While in due course of transit (\$5,000 Limit unless otherwise specified) | \$                  |
| <b>d.</b> Deductible Amount \$  |                     |

**Sales Representative Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Any one Sales Representative                        | Limits of Insurance |
|   | \$                  |
| <b>b.</b> Multiple Sales Representatives – any one occurrence | \$                  |
| <b>c.</b> Property being shipped to Sales Representative      | \$                  |
| <b>d.</b> Deductible Amount \$                                |                     |

**Commercial Property Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Property Description                | Limits of Insurance |
| GAVEL   | \$            100   |
| GAVEL PRESENTATION BOX                        | \$            50    |
| DAMES OF THE LOYAL LEGION BADGE               | \$            5,000 |
| <b>b.</b> Deductible Amount \$            250 |                     |

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**COMMERCIAL INLAND MARINE FLOATER SCHEDULE OF COVERAGES**

**COINSURANCE** (select one)

100%     90%     80%     waived

**GENERAL DESCRIPTION OF COVERED PROPERTY:**

**Exhibition Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Scheduled Locations   | Limits of Insurance |
| "SEE DECLARATION"   | \$                  |
| <b>b.</b> Any one storage location (\$5,000 Limit unless otherwise specified)       | \$                  |
| <b>c.</b> While in due course of transit (\$5,000 Limit unless otherwise specified) | \$                  |
| <b>d.</b> Deductible Amount \$  |                     |

**Bailee-Processor Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Scheduled Locations   | Limits of Insurance |
|   | \$                  |
| <b>b.</b> Any one unscheduled location (\$5,000 Limit unless otherwise specified)   | \$                  |
| <b>c.</b> While in due course of transit (\$5,000 Limit unless otherwise specified) | \$                  |
| <b>d.</b> Deductible Amount \$  |                     |

**Sales Representative Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Any one Sales Representative                        | Limits of Insurance |
|   | \$                  |
| <b>b.</b> Multiple Sales Representatives – any one occurrence | \$                  |
| <b>c.</b> Property being shipped to Sales Representative      | \$                  |
| <b>d.</b> Deductible Amount \$                                |                     |

**Commercial Property Floater**

- |   |                     |
|---|---------------------|
| <b>a.</b> Property Description                | Limits of Insurance |
| DOLLUS GAVEL                                  | \$            2,000 |
|   | \$                  |
|   | \$                  |
| <b>b.</b> Deductible Amount \$            250 |                     |

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## COMMERCIAL PROPERTY FLOATER COVERAGE FORM

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

Throughout this Coverage Form 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 **F – DEFINITIONS**.

### A. COVERAGE

We will pay for "loss" to Covered Property from any of the Covered Causes of Loss.

**1. Covered Property**, as used in this Coverage Form, means your property that is described in the Commercial Inland Marine Floater Schedule of Coverages.

**2. Property Not Covered**

Covered Property does not include:

- a. Buildings or land;
- b. Property while waterborne, except while in transit in the custody of a carrier for hire.
- c. Automobiles, motor trucks, motorcycles, trailers and similar conveyances licensed for highway use;
- d. Aircraft and watercraft;
- e. Accounts, bills, bullion, currency, money, coin collections, medals, deeds, notes, securities, evidences of debt, letters of credit, stamps or tickets;
- f. Fur, fur trimmed garments, jewelry, precious or semi-precious stones, gold, silver, platinum or other precious metals or alloys, antiques and objects of art;
- g. Contraband or property in the course of illegal transportation or trade.

**3. Covered Causes of Loss**

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL "LOSS" to Covered Property except those causes of "loss" listed in the Exclusions.

**4. Additional Coverages**

**a. Debris Removal Coverage**

We will pay your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical "loss".

The most we will pay under this Additional Coverage is 25% of:

(1) The amount we pay for the direct physical "loss" to Covered Property; plus

(2) The deductible in this policy applicable to that "loss".

**b. Pollutant Clean Up and Removal**

We will pay your expense to extract "pollutants" from land or water at a "loss" location if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage is \$10,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy.

### B. EXCLUSIONS

1. We will not pay for "loss" caused directly or indirectly by 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. Earth Movement**

"Earth movement". But we will pay for direct physical "loss" caused by or resulting from fire.

This exclusion does not apply to Covered Property in transit.

**b. Flood**

"Flood". But we will pay for direct physical "loss" caused by resulting fire, explosion or theft.

This exclusion does not apply to Covered Property in transit.

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**c. Governmental Action**

Seizure of property that was stolen property and taken by any governmental authority for the purpose of returning such property to its rightful owner(s) or for any other reason;

Seizure or destruction of property by order of any government authority, whether military or civilian.

But we will pay for acts of destruction ordered by government authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Form.

**d. Nuclear Hazard**

(1) Any Weapon employing atomic fission or fusion; or

(2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But we will pay for direct "loss" caused by resulting fire if the fire would be covered under this Coverage Form.

**e. War and 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" caused by or resulting from any of the following. But if "loss" by any "Specified Causes of Loss" results, we will pay for the resulting "loss":

a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.

b. Wear and tear, gradual deterioration, inherent vice, hidden or latent defect, mold, rot or any quality in property that causes it to damage or destroy itself, freezing or overheating, rust, corrosion or smog;

3. We will not pay for "loss" caused by or resulting from any of the following:

a. Dishonest acts by you, anyone else with an interest in the property, your or their employees or authorized representatives or anyone entrusted with the property, whether or not

acting alone or in collusion with other persons occurring during their employment with you. But this exclusion does not apply to a carrier for hire;

b. Delay, loss of use or market or any other consequential "loss";

c. Unexplained disappearance except of property in the custody of a carrier for hire;

d. Shortage found upon taking inventory;

e. Voluntary parting with any property whether or not induced to do so by any fraudulent scheme, trick, device or false pretense.

But we will cover "loss" to Covered Property caused by false bills of lading or shipping receipts you accept in good faith.

f. Discharge, dispersal, seepage, migration, release or escape of "pollutants" unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "specified causes of loss". But if loss or damage by the "specified causes of loss" results, we will pay for the resulting damage caused by the "specified causes of loss".

g. Settling, cracking, shrinking or expansion;

h. Insects, birds, vermin, rodents and other animals.

i. Theft from any unattended vehicle unless at the time of theft its windows, doors and compartments were closed and locked and there are visible signs that the theft was the result of forced entry.

But this exclusion does not apply to property in the custody of a carrier for hire.

j. Rough handling, or poor or insufficient packaging or packing of the Covered Property.

k. Mechanical breakdown or failure;

l. Processing or work upon the property;

m. Artificially generated current creating a short circuit or other electrical disturbance.

**C. LIMITS OF INSURANCE**

The most we will pay for "loss" in any one occurrence is the applicable Limit of Insurance shown in the Commercial Inland Marine Floater Schedule of Coverages.

Payment under the Pollutant Clean Up and Removal Additional Coverage will not increase the applicable Limit of Insurance.

Payment under the Debris Removal Additional Coverage is in addition to the Limits of Insurance.

#### D. DEDUCTIBLE

We will not pay for "loss" in any one occurrence until the amount of the adjusted "loss" before applying the applicable Limits of Insurance exceeds the Deductible shown in the Commercial Inland Marine Floater Schedule of Coverages. We will then pay the amount of the adjusted "loss" in excess of the Deductible up to the applicable Limit of Insurance.

#### E. ADDITIONAL CONDITIONS

The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

##### 1. Coverage Territory

We cover property wherever located within:

- a. The United States of America;
- b. Puerto Rico; and
- c. Canada.

##### 2. Coinsurance

All Covered Property must be insured for at least the coinsurance percentage of its total value as of the time of "loss" or you will incur a penalty. The coinsurance percentage is shown in the Commercial Inland Marine Floater Schedule of Coverages.

The penalty is that we will pay only the proportion of any "loss" that the Limit of Insurance shown in the Commercial Inland Marine Floater Schedule of Coverages bears to the total value of Covered Property.

This Additional Condition does not apply to Covered Property while in transit.

##### 3. Carriers for Hire

You may accept bills of lading or shipping receipts issued by carriers for hire that limit their liability to less than the actual value of the Covered Property.

#### F. DEFINITIONS

1. **Earth movement** means any earth movement (other than "sinkhole collapse"), including but not limited to earthquake, volcanic eruption, landslide, mine subsidence, earth sinking, earth rising or shifting;

##### 2. Flood means:

- a. Flood, surface water, waves, tides, tidal waves, overflow of any body of water or their spray, all whether wind driven or not;
- b. Mudslide or mudflow;
- c. Water under the ground surface pressing on, flowing or seeping through:
  - (1) foundations, walls, floors or paved surfaces;
  - (2) basements, whether paved or not; or
  - (3) doors, windows or other openings;

##### 3. Loss means accidental loss or damage.

4. **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.

5. **Sinkhole collapse** means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:

- a. The cost of filling sinkholes; or
- b. Sinking or collapse of land into man-made underground cavities.

6. **Specified causes of loss** means: fire; lightning; explosion; windstorm; hail, smoke; riot; strike; vandalism; theft; leakage from fire extinguishing equipment; aircraft or vehicles; volcanic action; falling objects; weight of snow, ice or sleet; water damage; or accident to the vehicle while carrying Covered Property.

a. Falling objects does not include "loss" to:

- (1) personal property in the open; or
- (2) the interior of a structure, or property inside a structure, unless the roof or an outside wall of the structure, is first damaged by a falling object.

b. Water damage means "loss" caused by accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a system or appliance containing water or steam.

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## COMMERCIAL INLAND MARINE CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and applicable Additional Conditions in Commercial Inland Marine Coverage Forms:

### LOSS CONDITIONS

#### A. Abandonment

There can be no abandonment of any property to us.

#### B. Appraisal

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

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

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

#### C. Duties In The Event Of Loss

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

1. Notify the police if a law may have been broken.
2. Give us prompt notice of the loss or damage. Include a description of the property involved.
3. As soon as possible, give us a description of how, when and where the loss or damage occurred.
4. Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
5. You will not, except at your own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

6. As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

7. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
8. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
9. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit.
10. Cooperate with us in the investigation or settlement of the claim.

#### D. Insurance Under Two Or More Coverages

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

#### E. Loss Payment

1. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
2. We will not pay you more than your financial interest in the Covered Property.
3. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claim against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
4. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
5. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if you have complied with all the terms of this Coverage Part and:

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- a. We have reached agreement with you on the amount of the loss; or
  - b. An appraisal award has been made.
6. We will not be liable for any part of a loss that has been paid or made good by others.

#### **F. Other Insurance**

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

#### **G. Pair, Sets Or Parts**

##### **1. Pair Or Set**

In case of loss or damage to any part of a pair or set we may:

- a. Repair or replace any part to restore the pair or set to its value before the loss or damage; or
- b. Pay the difference between the value of the pair or set before and after the loss or damage.

##### **2. Parts**

In case of loss or damage to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

#### **H. Recovered Property**

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

#### **I. Reinstatement Of Limit After Loss**

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss or damage of a scheduled item, in which event we will refund the unearned premium on that item.

#### **J. Transfer Of Rights Of Recovery Against Others To Us**

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

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

1. Prior to a loss to your Covered Property.
2. After a loss to your Covered Property only if, at time of loss, that party is one of the following:
  - a. Someone insured by this insurance; or
  - b. A business firm:
    - (1) Owned or controlled by you; or
    - (2) That owns or controls you.

This will not restrict your insurance.

### **GENERAL CONDITIONS**

#### **A. Concealment, Misrepresentation Or Fraud**

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

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

#### **B. Control Of Property**

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

#### **C. Legal Action Against Us**

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

1. There has been full compliance with all the terms of this Coverage Part; and
2. The action is brought within 2 years after you first have knowledge of the direct loss or damage.

#### **D. No Benefit To Bailee**

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

#### **E. Policy Period, Coverage Territory**

We cover loss or damage commencing:

1. During the policy period shown in the Declarations; and
2. Within the coverage territory.

#### **F. Valuation**

The value of property will be the least of the following amounts:

1. The actual cash value of that property;

2. The cost of reasonably restoring that property to its condition immediately before loss or damage; or

3. The cost of replacing that property with substantially identical property.

In the event of loss or damage, the value of property will be determined as of the time of loss or damage.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**  
**ECONOMIC AND TRADE SANCTIONS CONDITION**

The following condition is added to the COMMON POLICY CONDITIONS:

**ECONOMIC AND TRADE SANCTIONS CONDITION**

In accordance with laws and regulations of the United States concerning economic and trade embargoes, this policy is void **ab initio** (void from its inception) with respect to any term or condition of this policy that violates any laws or regulations of the United States concerning economic and trade embargoes including, but not limited to the following:

1. Any insured, or any person or entity claiming the benefits of an insured, who is or becomes a Specially Designated National or Blocked Person or who is otherwise subject to U.S. economic or trade sanctions;
2. Any claim or "suit" that is brought in a Sanctioned Country or by a Sanctioned Country Government, where any action in connection with such claim or suit is prohibited by U.S. economic or trade sanctions;
3. Any claim or "suit" that is brought by any Specially Designated National or Blocked Person or any person

or entity who is otherwise subject to U.S. economic or trade sanctions;

4. Property that is located in a Sanctioned Country or that is owned by, rented to or in the care, custody or control of a Sanctioned Country Government, where any activities related to such property are prohibited by U.S. economic or trade sanctions; or
5. Property that is owned by, rented to or in the care, custody or control of a Specially Designated National or Blocked Person, or any person or entity who is otherwise subject to U.S. economic or trade sanctions.

As used in this endorsement a Specially Designated National or Blocked Person is any person or entity that is on the list of Specially Designated Nationals and Blocked Persons issued by the U.S. Treasury Department's Office of Foreign Asset Control (O.F.A.C.) as it may be from time to time amended.

As used in this endorsement a Sanctioned Country is any country that is the subject of trade or economic embargoes imposed by the laws or regulations of the United States of America.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CALCULATION OF PREMIUM**

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 PROPERTY COVERAGE PART  
CRIME AND FIDELITY COVERAGE PART  
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART  
EQUIPMENT BREAKDOWN COVERAGE PART  
FARM COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
PROFESSIONAL LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

The following is added:

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

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# 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.

- 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.

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

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **PENNSYLVANIA CHANGES – ACTUAL CASH VALUE**

This endorsement modifies insurance provided under the following:

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

The following is added to any provision which uses the term actual cash value:

Actual cash value is calculated as the amount it would cost to repair or replace Covered Property, at the time of loss or damage, with material of like kind and quality, subject to a deduction for deterioration, depreciation and

obsolescence. Actual cash value applies to valuation of Covered Property regardless of whether that property has sustained partial or total loss or damage.

The actual cash value of the lost or damaged property may be significantly less than its replacement cost.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PENNSYLVANIA CHANGES**

This endorsement modifies insurance provided under the following:

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

- A.** For insurance provided under the:
- Capital Assets Program (Output Policy) Coverage Part
  - Commercial Inland Marine Coverage Part
  - Commercial Property Coverage Part
  - Crime And Fidelity Coverage Part
  - Equipment Breakdown Coverage Part

The **TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY** Common Policy Condition is replaced by the following:

**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.

If you die, this Coverage Part will remain in effect as provided in **1.** or **2.** below, whichever is later:

- 1.** For 180 days after your death regardless of the policy period shown in the Declarations, unless the insured property is sold prior to that date; or
- 2.** Until the end of the policy period shown in the Declarations, unless the insured property is sold prior to that date.

Coverage during the period of time after your death is subject to all provisions of this policy including payment of any premium due for the policy period shown in the Declarations and any extension of that period.

- B.** For insurance provided under the:
- Capital Assets Program (Output Policy) Coverage Part

- Commercial Inland Marine Coverage Part
- Commercial Property Coverage Part
- Farm Coverage Part

The following is added to the **LOSS PAYMENT** Loss Condition and supersedes any provision to the contrary:

**NOTICE OF ACCEPTANCE OR DENIAL OF CLAIM**

- 1.** Except as provided in **3.** below, we will give you notice, within 15 working days after we receive a properly executed proof of loss, that we:
  - a.** Accept your claim;
  - b.** Deny your claim; or
  - c.** Need more time to determine whether your claim should be accepted or denied.

If we deny your claim, such notice will be in writing, and will state any policy provision, condition or exclusion used as a basis for the denial.

If we need more time to determine whether your claim should be accepted or denied, the written notice will state the reason why more time is required.

- 2.** If we have not completed our investigation, we will notify you again in writing, within 30 days after the date of the initial notice as provided in **1.c.** above, and thereafter every 45 days. The written notice will state why more time is needed to investigate your claim and when you may expect us to reach a decision on your claim.
- 3.** The notice procedures in **1.** and **2.** above do not apply if we have a reasonable basis, supported by specific information, to suspect that an insured has fraudulently caused or contributed to the loss by arson or other illegal activity. Under such circumstances, we will notify you of the disposition of your claim within a period of time reasonable to allow full investigation of the claim, after we receive a properly executed proof of loss.

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# PENNSYLVANIA NOTICE

An Insurance Company, its agents, employees, or service contractors acting on its behalf, may provide services to reduce the likelihood of injury, death or loss. These services may include any of the following or related services incident to the application for, issuance, renewal or continuation of, a policy of insurance:

- 1. Surveys;
- 2. Consultation or advice; or
- 3. Inspections.

The "Insurance Consultation Services Exemption Act" of Pennsylvania provides that the Insurance Company, its agents, employees or service contractors acting on its behalf, is not liable for damages from injury, death or loss occurring as a result of any act or omission by any person in the furnishing of or the failure to furnish these services.

The Act does not apply:

- 1. If the injury, death or loss occurred during the actual performance of the services and was caused by the negligence of the Insurance Company, its agents, employees or service contractors;
- 2. To consultation services required to be performed under a written service contract not related to a policy of insurance; or
- 3. If any acts or omissions of the Insurance Company, its agents, employees or service contractors are judicially determined to constitute a crime, actual malice, or gross negligence.

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**Instruction to Policy Writers**

Attach the Pennsylvania Notice to all new and renewal certificates insuring risks located in Pennsylvania.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART  
 COMMERCIAL INLAND MARINE COVERAGE PART  
 COMMERCIAL PROPERTY COVERAGE PART  
 EQUIPMENT BREAKDOWN COVERAGE PART  
 FARM COVERAGE PART  
 STANDARD PROPERTY POLICY

### **A. Cap On Certified Terrorism Losses**

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

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

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

### **B. Application Of Exclusions**

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

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# IMPORTANT INFORMATION

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## NOTICE - OFFER OF TERRORISM COVERAGE NOTICE - DISCLOSURE OF PREMIUM

**THIS NOTICE DOES NOT FORM A PART OF YOUR POLICY, GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY**

You are hereby notified that under the Terrorism Risk Insurance Act, as extended and reauthorized ("Act"), you have a right to purchase insurance coverage of losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, subject to all applicable policy provisions. The Terrorism Risk Insurance Act established a federal program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks.

This Notice is designed to alert you to coverage restrictions and to certain terrorism provisions in the policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

### CHANGE IN THE DEFINITION OF A CERTIFIED ACT OF TERRORISM

The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. Originally the Act provides that to be certified an act of terrorism must cause losses of at least five million dollars and must have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest to coerce the government or population of the United States. However, the 2007 reauthorization of the Act no longer requires the act of terrorism to be committed by or on behalf of a foreign interest and certified acts of terrorism now encompass, for example, a terrorist act committed against the United States government by a United States citizen when the act is determined by the federal government to be "a certified act of terrorism."

In accordance with the Act, we are required to offer you coverage for losses resulting from an act of terrorism that is certified under the federal program. The policy's other provisions, including nuclear, war or military action exclusions, will still apply to such an act. The premium charge for terrorism coverage is shown separately on your Policy Declarations, and is also included in the total premium.

### DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

**LIMITATION ON PAYMENT OF TERRORISM LOSSES** (applies to policies which cover terrorism losses insured under the federal program, including those which only cover fire losses)

If aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Further, this coverage is subject to a limit on our liability, pursuant to the federal law where, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.





## POLICYHOLDER NOTICE

CNA Commercial Insurance  
333 S. Wabash Ave.  
Chicago, Illinois 60604-4153

Regarding Your: CNA Commercial Insurance Coverage

Dear CNA Policyholder:

Ethics and proper business conduct has been the cornerstone of CNA since 1897. While much has changed during the last century, our commitment to these core values has not wavered. We strongly believe that proper business conduct is more than the practice of avoiding wrong; it is also a matter of choosing to do right. Nowhere is this more essential than helping in the fight against terrorism. As such, we are committed to complying with U.S. Department of Treasury Office of Foreign Asset Control (OFAC) requirements.

Through a variety of laws, OFAC administers and enforces economic sanctions against countries and groups of individuals, such as terrorists and narcotics traffickers. These laws prohibit **all** United States citizens (including corporations and other entities) and permanent residents from engaging in transactions with sanctioned countries and with individuals and entities on the Specially Designated Nationals (SDN) list. Because all U.S. citizens and companies are subject to this law, we wanted to be sure you were aware of its scope and restrictions. If you haven't already done so, you may want to consider discussing this issue with your legal counsel to ensure you are in compliance.

For insurance companies, accepting premium from, issuing a policy to, insuring property of, or making a claim payment to an individual or entity that is the subject of U.S.-imposed economic sanctions or trade embargoes usually are violations of these laws and regulations. Fines for violating OFAC requirements can be substantial. CNA has established an OFAC compliance program part which includes the use of exclusionary policy language. We believe this makes good business sense for CNA and you.

The purpose of this letter is to advise you that your renewal policy includes OFAC exclusionary policy language, which may reduce or eliminate certain coverage. Specifically, if it is determined that your policy violates certain Federal or State laws or regulations, such as the U.S. list of Specially Designated Nationals or Blocked Persons (organizations or individuals associated with terrorist groups) any term or condition of your policy will be null and void to the extent it violates the applicable laws or regulations of the United States.

We're sure you share our commitment to compliance and thank you for your cooperation.

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333 S Wabash  
Chicago, Illinois 60604

Policy Number	From	Policy Period	To	Coverage Is Provided By	Agency
C4020602128	03/01/10	03/01/11		Transportation Insurance Company	954397470
Named Insured And Address				Agent	
MILITARY ORDER OF THE LOYAL LEGION OF ATTN: LEE TRYONE 4 RAVEN CIRCLE AVON, CT 06001				THE ADDIS GROUP, LLC 2500 RENAISSANCE BLVD, #1100 KING OF PRUSSIA, PA 19406	

\*\* PAYMENT PLAN SCHEDULE \*\*

THE BILLING FOR THIS POLICY WILL BE  
FORWARDED TO YOU DIRECTLY FROM CNA.

THE PREMIUM AMOUNT FOR THIS TRANSACTION  
IS \$500.00 .

THIS PREMIUM WILL BE INVOICED BY CNA ON  
A SEPARATE STATEMENT ACCORDING TO THE  
PAYMENT OPTION YOU SELECT.

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ISSUE DATE 03/25/10

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**END OF COPY**