

	Carrier	Current Program TRAVELERS	Current Program Chubb
	Form Number	Deluxe Property Coverage Form: DX T1 00 11 12; Deluxe BI (and EE) Coverage Form: DX T1 01 11 12; Public Entity Property Extensions: DX T4 47 11 12; Causes of Loss - Earthquake: DX T3 01 11 12; Causes of Loss - Broad Form Flood: DX T3 02 11 12; Causes of Loss - Equipment Breakdown: DX T3 19 11 12; Utility Services - Direct damage: DX T3 85 11 12	80-02-1000 (Rev. 3-19) Building and Personal Property 80-02-1004 (Rev. 3-19) Business Income w/Extra Expense 80-02-1018 (Rev. 3-19) Extra Expense 80-02-1097 (Rev. 3-19) Property/Business Income Conditions and Definitions
General	Insurer (Issuing Carrier)	Travelers Property Casualty Company of America	Federal Insurance Company
	Policy Number	H-630-7W352288-TIL-23	
	Policy Term	7/01/2023 - 2024	7/1/2024 - 2025
	Rate(s)		
Limits	Loss Limit		\$100,000,000;
	Building	Blanket building and personal property: \$303,164,473; See specific limits tab	Blanket building: \$100,000,000
	Contents	Included in blanket limit	Included
	Stock	Included in Contents; Undamaged Parts of Stock in Process: \$50,000	Included in Contents
	Personal Property of Others	As per declaration - no limit shown, not covered; Non-Owned Detached Trailers: \$25,000; Public Entity Property Extensions DX T4 47 11 12 Confiscated property: \$100,000 (E)+(PP)	Included
	EDP - Hardware	Included	Included in \$250,000 blanket
	EDP - Software	\$50,000 (E)+ PP; Duplicate Electronic Data Processing Data and Media: \$50,000; Electronic Vandalism Limitation Endorsement DX T3 98 04 02 \$10,000 aggregate	Included in \$250,000 blanket
	Business Income	Blanket business income and extra expense: \$9,931,799	Blanket business income and extra expense: \$9,931,799
Extra Expense			
Coinsurance	Coinsurance	N/A	N/A
Deductibles	Standard	\$50,000	\$100,000
	Earthquake	\$50,000 direct damage; 72 hour deductible time element	\$100,000
	Flood	\$50,000 except: Bldgs. #46, 58, 80, 81, 101, 152, 154, 209, 211 - 215, 220, 221, 232, 236: \$100,000; 72 hour deductible for time element	\$50,000 except: \$100,000 for loc. #55, 64, 150; \$500,000 for loc. #67, 69, 70, 71, 74, 76, 78, 82, 96, 102, 103, 104, 110, 111, 113, 119, 123, 134, 147, 148, 157, 162, 166

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	<p>Named Windstorm</p>	<p>Windstorm or Hail Deductibles DX T3 37 11 12 2% per location; 72 hour deductible time element</p>	<p>Windstorm/Hail Deductible or Waiting Period 80-02-1324 10-06 1% per location; 72 hour waiting period;</p>
	<p>Other (Describe)</p>	<p>Business Income: 72 hour time deductible</p>	<p>Business Income: 72 hour waiting period (a deductible not true waiting period);</p>
<p>Additional Coverages</p>	<p>Accounts Receivable</p>	<p>\$100,000/location \$100,000 transit, and off premises (E)+ (PP)</p>	<p>\$50,000 any other location; included in \$250,000 blanket</p>
	<p>Antennas</p>	<p>\$100,000 (E)+ (RP) (see appurtenant building, and structures)</p>	<p>Included</p>
	<p>Brands and Labels</p>	<p>Included in limit</p>	<p>Included</p>
	<p>Crops</p>	<p>Excluded</p>	<p>Excluded</p>
	<p>Computer - Hardware</p>	<p>Included</p>	<p>\$50,000- any other location; \$250,000 blanket limit of insurance applies to: Accounts receivable, Electronic Data Processing Property, Fine Arts</p>
	<p>Computer - Media</p>	<p>\$50,000 (E)+ PP; Duplicate Electronic Data Processing Data and Media: \$50,000; Electronic Vandalism Limitation Endorsement DX T3 98 04 02 \$10,000 aggregate</p>	<p>\$50,000- any other location; \$250,000 blanket limit of insurance applies to: Accounts receivable, Electronic Data Processing Property, Fine Arts</p>
	<p>Debris Removal</p>	<p>25%/loss (E), and \$250,000 (E)+</p>	<p>25% of loss plus \$100,000 for described premises, \$25,000 any other location, \$25,000 transit; 180 days reporting; also includes \$10,000 per location to remove windblown debris</p>
	<p>Excavations</p>	<p>Excluded</p>	<p>Not covered</p>
	<p>Glass</p>	<p>Included</p>	<p>Included</p>
	<p>Fences</p>	<p>\$25,000/occurrence (E)+ (NP) only (includes walkways, bridges, roadways, patios, and paved surfaces); Additional Covered Property DX T3 62 11 12 See specific limits tab</p>	<p>Included</p>
	<p>Fine Arts</p>	<p>\$50,000/at described premises/\$25,000 transit (E)+ (PP)</p>	<p>\$250,000 blanket limit of insurance applies to: Accounts Receivable, Electronic Data Processing Property, Fine Arts,</p>
	<p>Land</p>	<p>Excluded; Stored Water: \$25,000</p>	<p>Excluded; Processing Water :\$10,001</p>

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	<p>Newly Acquired - Building</p> <p>Newly Acquired - Contents/Business Income</p>	<p>Up to \$2,000,000/building (E)+ (RP) 180 days</p> <p>Up to \$1,000,000/building (E)+ (PP) \$500,000 (E)+ Business Income; 180 days</p>	<p>\$2,500,000; 180 days</p> <p>Contents: \$1,000,000;</p> <p>Contents at existing premises: \$100,000</p> <p>EDP equipment: \$1,000,000;</p> <p>Electronic data: \$50,000;</p> <p>Communication property: \$50,000;</p> <p>Fine arts: \$25,000;</p> <p>Business Income:\$100,000; 180 days</p>
	<p>Off Premises</p>	<p>Unnamed Locations: Direct damage: \$50,000; Time element: \$25,000;</p> <p>Personal property at premises outside coverage territory - \$50,000 (E);</p> <p>Preservation of Property: Direct damage - included; Expenses to move and temporarily store property - \$250,000</p>	<p>Any other Location: \$50,000; must be within coverage territory; covered proeprty other than structures; Business Income - any other location - \$25,001</p>
	<p>Piers, Wharves, etc.</p>	<p>Excluded</p>	<p>Not covered</p>
	<p>Pollutant</p>	<p>Direct damage: \$100,000/policy (E)+; Time element: \$25,000 aggregate;</p> <p>Limited Coverage for Fungus, Wet Rot or Dry Rot - Annual Aggregate: \$25,000</p>	<p>Pollutant Clean-Up or Removal: \$25,000 ; annual aggregate; Business Income: \$10,000</p> <p>Fungus Clean-Up or Removal: \$25,000 annual aggregate; Fungus Clean-Up or Removal Prem Cov Amended 80-02-0177 2-22</p>
	<p>Pools</p>	<p>Not covered</p>	<p>Not covered</p>
	<p>Retaining Walls</p> <p>Signs - Attached</p>	<p>Includes in fences (see outdoor property)</p> <p>Included in Signs-Unattached</p>	<p>\$250,000 limit</p> <p>Included</p>

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	<p>Signs - Unattached</p>	<p>\$100,000 (E); \$5,000 at undescribed premises; Public Entity Property Extensions DX T4 47 11 12 Street lights: \$50,000 / \$5,000 each item; Street signs: \$50,000; Traffic signs and lights: \$50,000; Stadium lights: \$50,000 (E)+</p>	<p>Included</p>
	<p>Transit</p>	<p>\$50,000 (PP); includes: any mode of transportation; general average or salvage charges; FOB; Personal Property in Transit Outside of the Coverage Territory: \$50,000; Transit Business Income: \$25,000; excludes waterborne property except while in transit by inland water carriers or by coastwise vessels operating within territorial waters (that portion of the sea which is immediately adjacent to the shores of any country and over which the sovereignty and exclusive jurisdiction of that country extends, but not exceeding 12 nautical miles from the mean low-water mark of the shore of that country)</p>	<p>\$25,000 accounts receivable, building components, fine arts, personal property, valuable papers; \$50,000: edp property; must be in coverage territory; excludes coastwise waterborne shipments to or from Alaska; intercoastal waterborne shipments via the Panama Canal; waterborne shipments to or from Hawaii, Puerto Rico, and the territories and possessions of the US; Ocean Cargo Coverage Added 80-02-5407 3-19 Goods in Transit: \$50,000</p>
	<p>Trees</p>	<p>Included; in fences/\$2500 Any one item</p>	<p>Included in \$250,000 blanket</p>
	<p>Underground Pipes</p>	<p>Excluded; also excludes under tanks, tunnels etc.</p>	<p>Not covered</p>
	<p>Valuable Papers</p>	<p>\$100,000/occurrence; \$100,000/transit, or off premises (E)+ (PP)</p>	<p>\$50,000 - any other location; \$250,000 blanket limit</p>
<p>Perils</p>	<p>Artificial Current</p>	<p>Included</p>	<p>Included (Not Specifically Excluded)</p>
	<p>Backup of Sewers and Drains</p>	<p>Limited Drain Back-Up Coverage DX T4 45 04 13 \$50,000 Excluding if caused by flood</p>	<p>Included (Not Specifically Excluded)</p>
	<p>Equipment Breakdown (Boiler & Machinery)</p>	<p>Included; Equipment Breakdown coverage extensions: Spoilage: \$250,000; Ammonia Contamination: \$250,000; Hazardous Substance: \$250,000</p>	<p>Included (Not Specifically Excluded)</p>
	<p>Change in Atmosphere</p>	<p>Excluded; except resultant loss by specified peril</p>	<p>Included (Not Specifically Excluded)</p>

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	<p>Change in Temperature</p>	<p>Excluded; except resultant loss by specified peri;</p> <p>Spoilage Coverage Endorsement DX T3 15 11 12 \$10,000 (E); covers change in temperature or humidity resulting from mechanical breakdown or failure of temperature or humidity control apparatus or equipment; contamination by a refrigerant, ammonia or any other substance that is declared to be hazardous to health by a governmental agency resulting from mechanical breakdown or failure of equipment; change in temperature or humidity resulting from complete or partial interruption of electric power, either on or off the described premises, due to conditions beyond your control</p>	<p>Included (Not Specifically Excluded);</p> <p>Spoilage: \$50,000</p>
	<p>Collapse</p>	<p>NP only</p>	<p>Included (Not Specifically Excluded)</p>
	<p>Dishonest Acts</p>	<p>Excluded; except covers V&MM/employees</p>	<p>Excluded except acts of vandalism, acts committed by carriers or warehousemen for hire, or resultant loss from covered peril</p>
	<p>Earth Movement</p>	<p>\$10,000,000 blanket aggregate; 168 hours; also applies to: Newly Constructed or Acquired Property - sublimit \$100,000 aggregate; Newly Acquired Locations Coverage (time element) - included in Newly Constructed sublimit; Civil Authority; Utility Services; excludes damage to exterior masonry veneer (except stucco) on wood frame walls; covers damage to underground wires, pipes, flues and drains</p>	<p>\$25,000,000 aggregate; 72 hour waiting period (consecutive hours)</p>
	<p>Earthquake Sprinkler Leakage (EQSL)</p>	<p>See quake</p>	<p>Included</p>
	<p>Faulty Work</p>	<p>Excluded, covers resultant damage by covered cause of loss</p>	<p>Excluded except resultant loss from covered peril</p>

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	<p>Flood</p>	<p>\$10,000,000 blanket aggregate except: Bldgs. #46, 58, 80, 81, 101, 152, 209, 211 - 215, 220, 221, 232, 236: \$1,000,000 blanket aggregate; 168 hours; applies to: Newly Constructed or Acquired Property Coverage - \$100,000 sublimit aggregate; Newly Acquired Locations Coverage (time element) - included in Newly Constructed sublimit; Civil Authority; Utility Services; For Zone A, Zone prefixed A, Zone V, or Zone prefixed V: this coverage is excess over the maximum limit that can be insured under NFIP regardless whether NFIP insurance is purchased or not; covers underground wires, pipes, flues and drains</p>	<p>\$10,000,000 aggregate limit for Low Risk locations \$5,000,000 aggregate limit for Moderate Risk \$1,000,000 aggregate limit for high risk</p>
	<p>Increased Cost of Construction</p>	<p>\$250,000/occurrence (E)+ (RP) (loss to undamaged portion of building, demolition, Increased Cost) Also Green coverage extension included - 1% times lesser of loss or the value reported on SOV subject to maximum of \$100,000 per building; Green Building Reengineering and Recertification Expense: \$25,000</p>	<p>Ordinance or Law or Green Standards: Included subject to maximum value for Ord/Law or Green Standards - \$2,500,000</p>
	<p>Mechanical Breakdown</p>	<p>Included</p>	<p>Includes abrupt and accidental breakdown, otherwise excluded except for resultant loss from covered peril; exclusion does not apply to accounts receivable, EDP property, fine arts, money, security, or valuable papers</p>
	<p>Off-Premises Power</p>	<p>\$50,000; Water, communication, power; Overhead transmission lines: excluded</p>	<p>\$250,000; excludes overhead communication, transmission or distribution equipment; 72 hour waiting period; excludes earthquake or flood</p>
	<p>Terrorism</p>	<p>Declined</p>	<p>Declined</p>

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Time Element	Civil Authority	30 days; 100 miles	No limit or number of days shown - not covered; 1 mile or distance as per declarations, whichever is greater; 24 hour waiting prior or as per declarations, whichever is longer; 30 consecutive days; excludes flood and earthquake; applies to your premises or a dependent business premises; Prohibition of Access: Greater of \$50,000 per occurrence / \$100,000 aggregate or as per declarations; within 1,000 feet of premises; 30 consecutive days
	Contingent Time Element	\$100,000 (E)+; worldwide	Dependent Business Premises: \$100,000; worldwide coverage
	Extended Business Income	180 days	180 days
	Flood	Excluded; except resultant fire, explosion, and sprinkler leakage; Fungus, Wet Rot or Dry Rot - Amended Period of Restoration: 30 days	Excluded except resultant damage from Specified Peril; flood exclusion also does not apply to accounts receivable, EDP property, fine arts, money, securities, personal property in transit, research & development property or valuable papers
	Increased Cost of Construction	\$250,000 (E)+;	\$2,500,000 limit for Ordinance or Law
	Ingress/Egress	\$25,000 (E); 1 mile	\$25,000 ; 1 mile or as per declarations, whichever is greater; 30 consecutive days
	Interdependency	Not covered	Not covered
	Professional Fees	Not covered; Claim Data Expense: \$25,000 direct damage; \$25,000 time element	\$250,000 limit
	Unintentional Errors and Omissions	Unintentional errors, and omission included	\$500,000 limit
	Vacancy Clause	60 days	60 days
	Valuation Clause	Replacement cost; no time limit on decision to repair or replace; Functional Building Valuation DX T3 17 11 12 Loc. 9/9 (220 SW Main St - historic city hall - museum): \$810,180; Loc. 10/10 (220 SE Main St - historic depot - chamber/edc): \$887,250	Replacement Cost; Includes construction fees, customs duties, and extended warranties; 24 months to decide to repair or replace