

STATE FARM FIRE AND CASUALTY COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915
Bloomington IL 61702-2915
Named Insured

M-04-7042-FA9C F V

OAK FOREST ASSOCIATION
1723 OAK FOREST DR E
TROY MI 48085-4102

RENEWAL DECLARATIONS

Policy Number	92-EF-J129-2	
Policy Period	Effective Date	Expiration Date
12 Months	JUN 1 2026	JUN 1 2027
The policy period begins and ends at 12:01 am standard time at the premises location.		

Agent and Mailing Address
CHRIS PROVO
18645 CANAL RD STE 6
CLINTON TWP MI 48038-5822

PHONE: (586) 286-9111

Residential Community Association Policy

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: Corporation

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM \$ 1,530.00

Discounts Applied:
Renewal Year
Claim Record

This policy is exempt from the filing requirements of section 2236 of the insurance code of 1956, 1956 PA 218, MCL 500.2236.

Prepared
APR 07 2026
CMP-4000

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Page 1 of 7

RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for OAK FOREST ASSOCIATION
Policy Number 92-EF-J129-2

SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property
001	1723 OAK FOREST DR E TROY MI 48085-4102	No Coverage	No Coverage

AUXILIARY STRUCTURES

Location Number	Description	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property
001A	ENTRANCE SIGN	\$ 15,900	See Prop Sch
001B	PABILLION	\$ 15,900	See Prop Sch

* As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Inflation Coverage Index: 259.6

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for OAK FOREST ASSOCIATION
Policy Number 92-EF-J129-2

SECTION I - DEDUCTIBLES

Basic Deductible	\$1,000		
Special Deductibles:			
Money and Securities	\$250	Employee Dishonesty	\$250
Equipment Breakdown	\$1,000		

Other deductibles may apply - refer to policy.

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for OAK FOREST ASSOCIATION
Policy Number 92-EF-J129-2

Ordinance Or Law - Equipment Coverage	Included
Preservation Of Property	30 Days
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH COMPLEX

The coverages and corresponding limits shown below apply separately to each complex as described in the policy.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Forgery Or Alteration	\$10,000
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Valuable Papers And Records	
On Premises	\$10,000
Off Premises	\$5,000

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for OAK FOREST ASSOCIATION
Policy Number 92-EF-J129-2

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Back-Up of Sewer or Drain	Included
Employee Dishonesty	\$25,000
Loss Of Income And Extra Expense	Actual Loss Sustained - 12 Months

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$1,000,000
Coverage M - Medical Expenses (Any One Person)	\$10,000
Damage To Premises Rented To You	\$300,000
Directors And Officers Liability	\$1,000,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$2,000,000
General Aggregate	\$2,000,000
Directors and Officers Aggregate	\$1,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for OAK FOREST ASSOCIATION
Policy Number 92-EF-J129-2

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

CMP-4100	Businessowners Coverage Form
CMP-4528.2	*Policy Endorsement
CMP-4222.5	*Amendatory Endorsement
CMP-4533	*Exclusion Cyber Incident
FE-6998.2	*Terrorism Insurance Cov Notice
CMP-4554	Residential Community Assoc
CMP-4928.1	Hired Auto Liability
FE-3653	Actual Cash Value Endorsement
CMP-4905.1	Loss of Income & Extra Expnse
CMP-4513	Money and Securities
CMP-4816	Directors & Officers Liability
CMP-4910	Employee Dishonesty
FD-6007	Inland Marine Attach Dec
	* New Form Attached

This policy is issued by the State Farm Fire and Casualty Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Fire and Casualty Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Michelle Mancias
Secretary

John C. Farney
President

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RENEWAL DECLARATIONS (CONTINUED)

Residential Community Association Policy for OAK FOREST ASSOCIATION
Policy Number 92-EF-J129-2

NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.
Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.
Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.
If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.
Please keep this with your policy.

Your coverage amount....

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc.® using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm® does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

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STATE FARM FIRE AND CASUALTY COMPANY
A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS

Po Box 2915
Bloomington IL 61702-2915
Named Insured

M-04-7042-FA9C F V

OAK FOREST ASSOCIATION
1723 OAK FOREST DR E
TROY MI 48085-4102

INLAND MARINE ATTACHING DECLARATIONS

Policy Number	92-EF-J129-2	
Policy Period	Effective Date	Expiration Date
12 Months	JUN 1 2026	JUN 1 2027
The policy period begins and ends at 12:01 am standard time at the premises location.		

ATTACHING INLAND MARINE

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Annual Policy Premium Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

Forms, Options, and Endorsements

FE-1402 *Exclusion Cyber Incident
FE-8740.1 Inland Marine Conditions
FE-8774.1 Inland Marine Computer Prop

*New Form Attached

See Reverse for Schedule Page with Limits

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FD-6007
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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8774.1	Inland Marine Computer Prop	\$ 10,000	\$ 500	Included
	Loss of Income and Extra Expense	\$ 10,000		Included

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

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FD-6007
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IMPORTANT NOTICE
Regarding Changes to Your Policy

CMP-4528.2 POLICY ENDORSEMENT is added to your State Farm® policy and replaces **CMP-4528.1 POLICY ENDORSEMENT**.

Note the following changes to your policy. Changes that broaden coverage without additional premium are effective immediately on the date first adopted in your state. All other changes are effective with this policy term:

- **SECTION I – PROPERTY**
 - The words “within 100 feet of the described premises” are changed to read “within 1,000 feet of the described premises” wherever they are found in the policy.
 - Under **Property Not Covered**, the following is added:
 - Digital tokens of any kind, by whatever name known, whether actual or fictitious including, but not limited to, non-fungible tokens, crypto tokens or any other type of digital token.
- Under **SECTION I – DEFINITIONS**, “securities” is revised to specify that coverage applies to instruments that are tangible in form, except as otherwise provided.
- **SECTION II – LIABILITY, Section II – Exclusions**
 - **Perfluoroalkyl and Polyfluoroalkyl Substances:** There is no coverage for “bodily injury”, “property damage” and “personal and advertising injury” related exposures associated with “perfluoroalkyl or polyfluoroalkyl substances”, including any loss, cost or expense arising out of abating, testing for, monitoring, cleaning up, or other related activities, of “perfluoroalkyl or polyfluoroalkyl substances”, by any insured or by any other person or entity.
 - **Violation of Law Addressing Data Privacy:** There is no coverage for “bodily injury”, “property damage” and “personal and advertising injury” that arises out of the violation of statutes, ordinances, regulations or other laws pertaining to any person’s or organization’s confidential or personal information, including financial, health, biometric or other nonpublic material or information.
 - **Access or Disclosure Of Confidential Or Personal Information:** Language is added to state there is no coverage for “bodily injury”, “property damage” and “personal and advertising injury” arising out of any access to or disclosure of any person’s or organization’s biometric information, including damages claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expense or any other loss, cost or expense incurred by you or others.
- **SECTION II – DEFINITIONS:** “Perfluoroalkyl or polyfluoroalkyl substances” is added.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

***DISCLAIMER:** This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

1. SECTION I – PROPERTY is amended as follows:

- a. The words “within 100 feet of the described premises”, wherever they may be found in the policy, are changed to read “within 1,000 feet of the described premises”.
- b. The following is added to **Property Not Covered**:
Digital tokens of any kind, by whatever name known, whether actual or fictitious including, but not limited to, non-fungible tokens, crypto tokens or any other type of digital token.
- c. Paragraph 2.f. **Dishonesty** under SECTION I – EXCLUSIONS is replaced by the following:

f. **Dishonesty**

- (1) Dishonest or criminal acts by you, anyone else with an interest in the property, or any of your or their partners, “members”, officers, “managers”, employees, directors, trustees, or authorized representatives, whether acting alone or in collusion with each other or with any other party; or
- (2) Theft by any person to whom you entrust the property for any purpose, whether acting alone or in collusion with any other party.

This exclusion applies whether or not an act occurs during your normal hours of operation.

This exclusion does not apply to acts of destruction by your employees; but theft by your employees is not covered.

With respect to accounts receivable and “valuable papers and records”, this exclusion does not apply to carriers for hire.

d. SECTION I – EXTENSIONS OF COVERAGE is amended as follows:

- (1) Paragraph 4.a.(1) under **Collapse** is replaced by the following:
(1) Collapse means an abrupt falling down or caving in of a building or any part of a building;
- (2) Paragraph 5. is replaced by the following:

5. **Water Damage, Other Liquids, Powder Or Molten Material Damage**

If loss caused by covered water or other liquid, powder, or molten material occurs, we will also pay the cost to tear out and replace only that particular part of the covered building or structure necessary to gain access to the specific point of that system or appliance from which the water or other substance escaped.

We will not pay the cost to repair any defect that caused the loss; but we will pay the cost to repair or replace damaged parts of fire extinguishing equipment if the damage:

- a. Results in discharge of any substance from an automatic fire protection system; or
- b. Is directly caused by freezing.

The amount we pay under this Extension of Coverage will not increase the applicable Limit of Insurance.

(3) Paragraph 13. is replaced by the following:

13. **Personal Property Off Premises**

You may extend the insurance provided by this coverage form to apply to Covered Property, other than “money” and “securities”, “valuable papers and records”, or accounts receivable, while it is in the course of transit or at another premises. The most we will pay for loss in any one occurrence under this Extension Of Coverage is the Limit Of Insurance for Personal Property Off Premises shown in the Declarations.

The amount we pay under this Extension Of Coverage is an additional amount of insurance.

If the Covered Property is located at another premises you own, lease, operate, or regularly use, the insurance provided under this extension applies only if the loss occurs within 90 days after the property is first moved.

The Other Insurance Condition contained in **SECTION I AND SECTION II – COMMON POLICY CONDITIONS** does not apply to this Extension Of Coverage. The insurance provided under this Extension Of Coverage is primary and does not contribute with any other insurance.

- (4) The following is added to Paragraph 22.e. under **Equipment Breakdown**:

Paragraph 5.b. under **Coverage B – Business Personal Property** is replaced by:

- b. Be your responsibility to maintain or insure according to the terms of your lease or rental agreement.

- (5) The following is added:

Business Personal Property In Portable Storage Units

You may extend the insurance provided by this coverage form to apply to Business Personal Property, other than “money” and “securities”, “valuable papers and records”, or accounts receivable, while temporarily stored in a portable storage unit (including a detached trailer) located within 100 feet of the described premises. The most we will pay for loss under this Extension Of Coverage is \$10,000.

The amount we pay under this Extension Of Coverage will not increase the applicable Limit Of Insurance.

Coverage will end 90 days after Business Personal Property has been placed in the storage unit. Coverage does not apply if the storage unit itself has been in use at the described premises for more than 90 consecutive days, even if the Business Personal Property has been stored there for 90 or fewer days at the time of loss.

- e. **SECTION I – DEFINITIONS** is amended as follows:

- (1) Paragraph 15. is replaced by the following:

15. “Securities” means:

- a. Tangible negotiable and nonnegotiable instruments or contract representing either “money” or property and includes:
 - (1) Tokens and tickets in current use;
 - (2) Revenue and other stamps (but also including their unused value in a meter) in current use;
 - (3) Gift certificates, gift cards or similar instruments issued by you;
 - (4) Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you; and
 - (5) “Certificated securities”; and
 - b. “Uncertificated securities”;
- but does not include “money”.

- (2) The following definitions are added:

“Certificated security” means a share, participation or other interest in property of, or an enterprise of, the issuer, or an obligation of the issuer which is:

- a. Represented by a written instrument issued in bearer or registered form;
- b. Of a type commonly dealt in on securities exchanges or markets or commonly recognized in any area in which it is issued or dealt in as a medium for investment; and
- c. Either one of a class or series by its terms divisible into a class or series of shares, participations, interests or obligations.

“Uncertificated security” means a share, participation or other interest in property of, or an enterprise of, the issuer, or an obligation of the issuer, which is:

- a. Not represented by a written instrument and the transfer of which is registered upon books maintained for that purpose by or on behalf of the issuer;

- b. Of a type commonly dealt in on securities exchanges or markets; and
- c. Either one of a class or series by its terms divisible into a class or series of shares, participations, interests or obligations.

2. **SECTION II – LIABILITY** is amended as follows:

a. **Section II – Exclusions** is amended as follows:

(1) The following is added to Paragraph 3. **Liquor Liability**:

This exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training, or monitoring of others by an insured, or providing or failing to provide transportation with respect to any person that may be under the influence of alcohol if the “occurrence” which caused the “bodily injury” or “property damage” involved that which is described in Paragraph 3.a.

(2) Paragraph 8.f. under **Aircraft, Auto Or Watercraft** is replaced by the following:

f. “Bodily injury” or “property damage” arising out of:

- (1) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of “mobile equipment” if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged;
- (2) The operation of any of the following machinery or equipment:
 - (a) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - (b) Air compressors, pumps, and generators, including spraying, welding, building cleaning, geophysical exploration, lighting, and well servicing equipment; or
- (3) The operation of your business from a land vehicle:
 - (a) While it is parked and functioning, other than “loading and unloading”, as a premises for your business operations; and
 - (b) That would qualify under the definition of “mobile equipment” if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged.

(3) Paragraphs 17.b. and 17.c. under **Personal And Advertising Injury** are replaced by the following:

- b. Arising out of oral or written publication of material, in any manner, if done by or at the direction of the insured with knowledge of its falsity;
- c. Arising out of oral or written publication of material, in any manner, whose first publication took place before the beginning of the policy period;

(4) The last paragraph of 17.h. under **Personal And Advertising Injury** is replaced by the following:

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting;

(5) Paragraph 19. **Recording And Distribution Of Material In Violation Of Law** is replaced by the following:

19. Recording and Distribution of Material

Damages arising directly or indirectly out of any communication, by or on behalf of any insured, that violates or is alleged to violate:

- a. The Telephone Consumer Protection Act (TCPA), CAN-SPAM Act of 2003, Fair Credit Reporting Act (FCRA), or Fair and Accurate Credit Transaction Act (FACTA); including any regulations and any amendment of or addition to such statutes;
- b. Any federal, state or local law, statute, ordinance, or regulation, in addition to Paragraph a. above, that addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating, or distribution of material or information; or

- c. Any other federal, state or local law, statute, ordinance, or regulation that may provide a basis for a separate claim or cause of action arising out of any communication referenced in Paragraphs a. or b. above.

(6) The following exclusions are added:

Perfluoroalkyl And Polyfluoroalkyl Substances

- a. “Bodily injury”, “property damage” or “personal and advertising injury” which would not have occurred, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any “perfluoroalkyl or polyfluoroalkyl substances”.
- b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, “perfluoroalkyl or polyfluoroalkyl substances”, by any insured or by any other person or entity.

Violation of Law Addressing Data Privacy

“Bodily injury”, “property damage” or “personal and advertising injury” arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- a. Any federal, state or local statute, ordinance, regulation or other law that addresses, prohibits, or limits access to, use of or the printing, dissemination, disposal, obtaining, collecting, storing, safeguarding, recording, retention, sending, transmitting, communicating, selling or distribution of any person’s or organization’s confidential or personal material or information, including financial, health, biometric or other nonpublic material or information.
Any such federal, state or local statute, ordinance, regulation or other law includes but is not limited to:
 - (1) The Illinois Biometric Information Privacy Act (BIPA), including any amendment of or addition to such law; or
 - (2) The California Consumer Privacy Act (CCPA), including any amendment of or addition to such law; or
- b. Any law of a jurisdiction other than the United States of America (including its territories and possessions) or Puerto Rico that is similar to any statute, ordinance, regulation or other law described in Paragraph a. above, including but not limited to the European Union’s General Data Protection Regulation.

Access Or Disclosure Of Confidential Or Personal Information

“Bodily injury”, “property damage” or “personal and advertising injury” arising out of any access to or disclosure of any access to or disclosure of any person’s or organization’s confidential or personal material or information, including:

- a. Patents, trade secrets, processing methods, customer lists;
- b. Financial information, credit card information;
- c. Health information, biometric information; or
- d. Any other type of nonpublic material or information.

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other loss, cost or expense incurred by you or others arising out of any access or disclosure of any person’s or organization’s confidential or personal material or information.

- b. Paragraph 1.d.(2) under **Coverage M – Medical Expenses** is replaced by the following:
 - (2) Executes authorization to allow us to obtain copies of medical bills, medical records, and any other information we deem necessary to substantiate the claim.
Such authorizations must not:
 - (a) Restrict us from performing our business functions in:
 - i. Obtaining records, bills, information, and data; or
 - ii. Using or retaining records, bills, information, and data collected or received by us;

- (b) Require us to violate federal or state laws or regulations;
- (c) Prevent us from fulfilling our data reporting and data retention obligations to insurance regulators; or
- (d) Prevent us from disclosing claim information and data:
 - i. To enable performance of our business functions;
 - ii. To meet our reporting obligations to insurance regulators;
 - iii. To meet our reporting obligations to insurance data consolidators; and
 - iv. As otherwise permitted by law.

If the holder of the information refuses to provide it to us despite the authorization, then at our request the person making claim or his or her legal representative must obtain the information and promptly provide it to us; and

c. **SECTION II – WHO IS AN INSURED** is amended as follows:

(1) Paragraph 1.c. does not apply.

(2) Paragraphs 2.b.(1) and (4) are replaced by the following:

(1) “Employees” with respect to “bodily injury” to:

- (a) Any co-“employee” arising out of and in the course of the co-“employee’s” employment or while performing duties related to the conduct of your business; or
- (b) The spouse, child, parent, brother, or sister of that co-“employee” as a consequence of Paragraph (a) above;

(4) The owner of a “non-owned auto” or any agent of or any person or entity employed by such owner.

d. Paragraph 2.b. under **Financial Responsibility Laws** of **SECTION II – GENERAL CONDITIONS** does not apply.

e. **SECTION II – DEFINITIONS** is amended as follows:

(1) Paragraph 2. is replaced by the following:

2. “Auto” means:

- a. A land motor vehicle, trailer, or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged.

However, “auto” does not include “mobile equipment”.

(2) The following is added to Paragraph 15. “mobile equipment”:

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

(3) The following definition is added:

“Perfluoroalkyl or polyfluoroalkyl substances” means any:

- a. Chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:
 - (1) Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;
 - (2) Perfluoro alkyl acids (PFAA), such as perfluorooctane sulfonic acid (PFOS) and its salts;
 - (3) Perfluoropolyethers (PFPE);
 - (4) Fluorotelomer-based substances; or
 - (5) Side-chain fluorinated polymers; or

- b. Good or product, including containers, materials, parts or equipment furnished in connection with such good or products, that consists of or contains any chemical or substance described in Paragraph a.
- f. The following is added to **SECTION I AND SECTION II – COMMON POLICY CONDITIONS:**
 - Our Rights Regarding Claim Information**
 - a. We will collect, receive, obtain, use, and retain all the items described in Paragraph **b.(1)** below and use and retain the information described in Paragraph **b.(3)(b)** below, in accordance with applicable federal and state laws and regulations and consistent with the performance of our business functions.
 - b. Subject to Paragraph a. above, we will not be restricted in or prohibited from:
 - (1) Collecting, receiving, or obtaining records, receipts, invoices, medical bills, medical records, wage information, salary information, employment information, data, and any other information;
 - (2) Using any of the items described in Paragraph **b.(1)** above; or
 - (3) Retaining:
 - (a) Any of the items in Paragraph **b.(1)** above; or
 - (b) Any other information we have in our possession as a result of our processing, handling, or otherwise resolving claims submitted under this policy.
 - c. We may disclose any of the items in Paragraph **b.(1)** above and any of the information described in Paragraph **b.(3)(b)** above:
 - (1) To enable performance of our business functions;
 - (2) To meet our reporting obligations to insurance regulators;
 - (3) To meet our reporting obligations to insurance data consolidators;
 - (4) To meet other obligations required by law; and
 - (5) As otherwise permitted by law.
 - d. Our rights under Paragraphs a., b., and c. above shall not be impaired by any:
 - (1) Authorization related to any claim submitted under this policy; or
 - (2) Act or omission of an insured or a legal representative acting on an insured's behalf.

All other policy provisions apply.

CMP-4528.2

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT (Michigan)

This endorsement modifies insurance provided under the following:
BUSINESSOWNERS COVERAGE FORM

1. SECTION I – CONDITIONS is amended as follows:

a. Paragraph 1.b. Appraisal is replaced by the following:

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 independent appraiser. Each party will notify the other of the selected appraiser's identity within 20 days after receipt of the written demand for an appraisal. The two appraisers will select an umpire. If the appraisers cannot agree upon an umpire within 15 days, 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.

b. The following is added to Paragraph 1.d.:

The time for commencing an action is tolled from the time you notify us of the loss until we formally deny liability.

c. Paragraph 2.b.(6) and (7) under Mortgageholders is replaced by the following:

- (6) If we cancel this policy, we will provide notice to the mortgageholder at least 10 days before the effective date of cancellation.
- (7) If we elect not to renew this policy, we will provide notice to the mortgageholder at least 10 days before the expiration date of this policy.

d. The following is added to Paragraph 1.e. Loss Payment and 2.b. Mortgageholders:

If a municipality has elected to apply the provisions of the Michigan Fire Insurance Withholding Program, a part of our payment for fire, explosion, vandalism, windstorm or hail, or riot or civil commotion loss to your covered real property in that municipality will be withheld if the loss is subject to the provisions of the Act. The withheld amount will be paid either to:

- (a) The municipality;
- (b) You and the mortgageholder, if any; or
- (c) With your consent, the licensed contractor hired by you to perform repair, replacement, or removal services on the lost or damaged real property;

according to the provisions of the Program. We will notify you, any mortgageholder and the municipality of any loss subject to the provisions.

If a municipality has elected to apply the provisions of Michigan Insurance Code 500.3011, any further payment for claims for loss to your covered property caused by fire or explosion of \$2,000 or more will be withheld if you have failed to submit a required report to the fire or law enforcement authority designated by the municipality.

2. SECTION II is amended as follows:

a. Paragraph 1.f. of Section II – Supplementary Payments is replaced by the following:

- f. Prejudgment interest** awarded against the insured on the part of the judgment we pay.

- b. The following is added to Paragraph 3.b. under Duties In The Event Of Occurrence, Offense, Claim Or Suit of **SECTION II – GENERAL CONDITIONS** is replaced by the following:
- Notice given by or on behalf of the insured to our authorized agent, with particulars sufficient to identify the insured, shall be considered notice to us.
- c. The following is added to Paragraph 3. Duties In The Event Of Occurrence, Offense, Claim Or Suit of **SECTION II – GENERAL CONDITIONS**:
- e. Failure to:
- (1) Give us notice of an “occurrence”, offense, claim or “suit” as soon as practicable; or
 - (2) Immediately send us copies of demands, notices, summonses or legal papers received in connection with the claim or “suit”;
- shall not invalidate the claim made by you if it shall be shown that it was not reasonably possible to give us notice as soon as practicable or to immediately send us copies, and that you gave us notice and sent us copies as soon as was reasonably possible.
3. Paragraph 8. **Premiums** under **SECTION I AND SECTION II – COMMON POLICY CONDITIONS** is replaced by the following:
8. **Premiums**
- a. 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.
- b. 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.
- c. Unless otherwise provided by an alternative payment plan in effect with “State Farm Companies”, you may continue this policy in force by paying a continuation premium for each successive one-year period. The premium must be:
- (1) Paid to us prior to the anniversary date; and
 - (2) Determined in accordance with Paragraph b. above.
- Our forms then in effect will apply.
- d. Undeclared exposures or change in your business operation, acquisition, or use of premises may occur during the policy period that are not shown in the Declarations. If so, we may require an additional premium. That premium will be determined in accordance with our rates and rules then in effect.
- When you request changes to this policy, or the information or factors used to calculate the premium for this policy changes during the policy period, we may adjust the premium in accordance with the change during the policy period and you must pay any additional premium due within the time we specify.
- e. The premium for this policy may vary based upon:
- (1) The purchase of other insurance from the “State Farm Companies”.
 - (2) The purchase of products or services from an organization that has entered into an agreement or contract with the “State Farm Companies”. The “State Farm Companies” do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization; or
 - (3) An agreement, concerning the insurance provided by this policy, that the “State Farm Companies” has with an organization in which you have a membership, or of which you are a subscriber, licensee, or franchisee.
- f. Your purchase of this policy may allow:
- (1) You to purchase or obtain certain coverages, coverage options, coverage deductibles, coverage limits, or coverage terms on other products from the “State Farm Companies”, subject to their applicable eligibility rules; or
 - (2) The premium or price for other products or services purchased by you, including non-insurance products or services, to vary. Such other products or services must be provided by the “State Farm Companies” or by an

organization that has entered into an agreement or contract with the "State Farm Companies". The "State Farm Companies" do not warrant the merchantability, fitness, or quality of any product or service offered or provided by that organization.

4. Except as provided in Paragraph 5. below, the following are added to **SECTION I AND SECTION II – COMMON POLICY CONDITIONS**:

Cancellation

- a. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us or our authorized agent advance written notice of cancellation.
- b. We may cancel this policy by providing to the first Named Insured notice of cancellation at least:
 - (1) 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - (2) 30 days before the effective date of cancellation if we cancel for any other reason.
- c. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- d. If this policy is cancelled, we will send the first Named Insured any premium refund due. The refund will be pro rata. The cancellation will be effective even if we have not made or offered a refund.
- e. If this policy insured more than one Named Insured:
 - (1) The first Named Insured may affect cancellation for the account of all insureds; and
 - (2) Our notice of cancellation to the first Named Insured is notice to all insureds. Payment of unearned premium to the first Named Insured is for the account of all interests therein.

When We Do Not Renew

If we decide not to renew this policy, we will provide to the first Named Insured shown in the Declarations, notice of the nonrenewal at least 30 days before the expiration date.

5. **THE FOLLOWING PROVISIONS ARE APPLICABLE ONLY TO POLICIES INSURING LIQUOR LIABILITY:**

- a. Paragraph 4.a. and 4.b. of **Cancellation** are replaced by the following:
 - a. The first Named Insured shown in the Declarations may cancel this policy by:
 - (a) Providing notice of cancellation to the Michigan Liquor Liability Control Commission (or other governmental authority as may be required by applicable law of the State of Michigan) 30 days in advance of the cancellation date;
 - (b) Delivering new proof of financial responsibility to the Michigan Liquor Liability Control Commission (or other Governmental authority as may be required by applicable law of the State of Michigan) within the time period specified in 5.a.(a). above; and
 - (c) Mailing or delivering notice of cancellation to us or our authorized agent 30 days prior to the cancellation date. The cancellation will not be effective until 30 days from the date the notice described in 5.a.(a). above is received by the Michigan Liquor Control Commission (or other governmental authority as may be required by applicable law of the State of Michigan).
 - b. We may cancel this policy by providing notice of cancellation to the first Named Insured and the Michigan Liquor Control Commission (or other governmental authority as may be required by applicable law of the State of Michigan) at least 30 days in advance of the cancellation date. The cancellation will not be effective until 30 days from the date the notice is received by the Michigan Liquor Control Commission (or other governmental authority as may be required by applicable law of the State of Michigan).
- b. **When We Do Not Renew** is replaced by the following:

If we decide not to renew your policy, we will provide notice of nonrenewal to the first Named Insured and the Michigan Liquor Control Commission (or other governmental authority as may be required by applicable law of the State of Michigan) at least 30 days before the expiration date.

All other policy provisions apply.

CMP-4222.5

IMPORTANT NOTICE
Regarding Changes to Your Policy

CMP-4533 EXCLUSION – CYBER INCIDENT is added to your State Farm® policy.
The following changes to your policy are effective with this policy term:

- **SECTION I – EXCLUSIONS**
 - Under Paragraph 1, **Cyber Incident:** There is no coverage for loss resulting from a cyber incident; however, if a cyber incident as described in this exclusion results in fire or explosion, we will pay for the loss to Covered Property caused by that fire or explosion subject to the applicable limits of insurance.
- **SECTION II – LIABILITY, Section II – Exclusions**
 - **Cyber Incident:** There is no coverage for “bodily injury”, “property damage” and “personal and advertising injury” arising out of a “cyber incident”.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

***DISCLAIMER:** This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CYBER INCIDENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

- A. The following is added to Paragraph 1. of **SECTION I – EXCLUSIONS:**
- Cyber Incident**
1. Unauthorized access to or use of any computer system (including “electronic data”);
 2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system (including “electronic data”) and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system (including “electronic data”) or otherwise disrupt its normal functioning or operation; or
 3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.
- But if Cyber Incident results in fire or explosion, we will pay for the loss caused by that fire or explosion.
Loss caused by Cyber Incident will not be considered loss caused by vandalism.
- B. The following is added to **Section II – Exclusions:**
- Cyber Incident**
- “Bodily injury”, “property damage” or “personal and advertising injury” arising out of a “cyber incident”.
- This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other similar cost or expense incurred by you or others arising out of a “cyber incident”.

C. For the purposes of this endorsement, the following definition is added to **SECTION II – DEFINITIONS**:

“Cyber incident” means any:

1. Unauthorized access to or use of any computer system;
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system or otherwise disrupt its normal functioning or operation; or
3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

All other policy provisions apply.

CMP-4533

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(CONTINUED)

IMPORTANT NOTICE
Regarding Changes to Your Policy

FE-1402 EXCLUSION – CYBER INCIDENT is added to your State Farm® policy.
The following changes to your policy are effective with this policy term:

- **EXCLUSIONS**
 - **Cyber Incident:** There is no coverage for loss resulting from a cyber incident; however, if a cyber incident as described in this exclusion results in fire or explosion, we will pay for the loss to covered property caused by that fire or explosion subject to the applicable limits of insurance.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

***DISCLAIMER:** This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CYBER INCIDENT

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE

The following exclusion is added:

We do not insure under any coverage for any loss which would not have occurred in the absence of one or more of the following excluded events. We do not insure for such loss regardless of: (a) the cause of the excluded event; or (b) other causes of the loss; or (c) whether other causes acted concurrently or in any sequence with the excluded event to produce the loss; or (d) whether the event occurs suddenly or gradually, involves isolated or widespread damage, arises from natural or external forces, or occurs as a result of any combination of these:

Cyber Incident

1. Unauthorized access to or use of any computer system (including “electronic data”);
2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system (including “electronic data”) and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system (including “electronic data”) or otherwise disrupt its normal functioning or operation; or
3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

But if Cyber Incident results in fire or explosion, we will pay for the loss caused by that fire or explosion.

Loss caused by Cyber Incident will not be considered loss caused by vandalism.

The Cyber Incident exclusion does not apply when the Inland Marine Computer Property Form is attached to this policy, except for loss caused by or resulting from ransomware.

For the purposes of this endorsement, ransomware means any software that encrypts electronic data held within a computer system and demands a ransom payment in order to decrypt or restore such “electronic data”.

All other policy provisions apply.

FE-1402

In accordance with the Terrorism Risk Insurance Act of 2002, as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term “act of terrorism” means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally

reimburses 80% beginning on January 1, 2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers’ liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.