

SERFF Tracking Number: CHUB-125906511 State: Arkansas
 First Filing Company: Federal Insurance Company, ... State Tracking Number: EFT \$50
 Company Tracking Number: 08-CMQ-15-F
 TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1003 Commercial Package
 Portion Only
 Product Name: CUSTOMARQ Program
 Project Name/Number: CUSTOMARQ Program/08-CMQ-15-F

In order to assist you in your review, we have enclosed a Forms Explanatory Memorandum.

Your approval will be appreciated effective July 1, 2009. However, it is possible that internal considerations may force us to delay the implementation of this filing. If this becomes necessary, we will provide you with the proper documentation to amend the implementation date.

Company and Contact

Filing Contact Information

Berenice Camillo, Supervisor
 202 Hall's Mill Road
 Whitehouse Station, NJ 08889
 bcamillo@chubb.com
 (908) 572-4454 [Phone]
 (908) 572-4820[FAX]

Filing Company Information

Federal Insurance Company	CoCode: 20281	State of Domicile: Indiana
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4422 ext. [Phone]	FEIN Number: 13-1963496	

Great Northern Insurance Company	CoCode: 20303	State of Domicile: Indiana
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4422 ext. [Phone]	FEIN Number: 41-0729473	

Pacific Indemnity Company	CoCode: 20346	State of Domicile: Wisconsin
202 Hall's Mill Road	Group Code: 38	Company Type:
P.O. Box 1650		
Whitehouse Station, NJ 08889-1650	Group Name:	State ID Number:
(908) 572-4422 ext. [Phone]	FEIN Number: 95-1078160	

Vigilant Insurance Company	CoCode: 20397	State of Domicile: New York
202 Hall's Mill Road	Group Code: 38	Company Type:

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P.O. Box 1650

Whitehouse Station, NJ 08889-1650
(908) 572-4422 ext. [Phone]

Group Name:
FEIN Number: 13-1963495

State ID Number:

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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 14 forms in 1 submission = \$50.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Federal Insurance Company	\$50.00	12/01/2008	24222142
Great Northern Insurance Company	\$0.00	12/01/2008	
Pacific Indemnity Company	\$0.00	12/01/2008	
Vigilant Insurance Company	\$0.00	12/01/2008	

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Product Name: CUSTOMARQ Program
Project Name/Number: CUSTOMARQ Program/08-CMQ-15-F

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	12/02/2008	12/02/2008

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Disposition

Disposition Date: 12/02/2008
Effective Date (New): 07/01/2009
Effective Date (Renewal): 07/01/2009
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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 Project Name/Number: CUSTOMARQ Program/08-CMQ-15-F

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Forms Explanatory Memorandum	Approved	Yes
Supporting Document	Side by Sides	Approved	Yes
Form	Supplementary Declarations For Law Firms Property	Approved	Yes
Form	Supplementary Declarations For Law Firms Property	Approved	Yes
Form	Supplementary Declarations For Law Firms Property	Approved	Yes
Form	Supplementary Declarations For Law Firms Property	Approved	Yes
Form	Law Firms Extension for Property Insurance	Approved	Yes
Form	Building Under Construction Excluded	Approved	Yes
Form	Condemnation Of Undamaged Personal Property	Approved	Yes
Form	Mandated Decontamination Expense	Approved	Yes
Form	Emergency Patient Evacuation Expense	Approved	Yes
Form	Mobile Medical Vehicle Property Coverage	Approved	Yes
Form	Communicable Disease Contamination	Approved	Yes
Form	Any Other Location – Per Premises/Per Occurrence	Approved	Yes
Form	Limits Of Insurance – Participating Loss Limit Of Insurance	Approved	Yes
Form	Definitions – Business Income R&D Continuing Expenses	Approved	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Supplementary Declarations For Law Firms Property	80-02-0211	Rev. 12-07	Declaration Replaced s/Schedule	Replaced Form #:0.00 80-02-0211 (Ed. 4-05) Previous Filing #: 05-CMQ-12-F	0.00	80-02-0211_1207_LF Supplemental Dec.pdf
Approved	Supplementary Declarations For Law Firms Property	80-02-0221	Rev. 12-07	Declaration Replaced s/Schedule	Replaced Form #:0.00 80-02-0221 (Ed. 4-05) Previous Filing #: 05-CMQ-12-F	0.00	80-02-0221_1207_LF Supplemental Dec.pdf
Approved	Supplementary Declarations For Law Firms Property	80-02-0231	Rev. 12-07	Declaration Replaced s/Schedule	Replaced Form #:0.00 80-02-0231 (Ed. 4-05) Previous Filing #: 05-CMQ-12-F	0.00	80-02-0231_1207_LF Supplemental Dec.pdf
Approved	Supplementary Declarations For Law Firms Property	80-02-0241	Rev. 12-07	Declaration Replaced s/Schedule	Replaced Form #:0.00 80-02-0241 (Ed. 4-05) Previous Filing #: 05-CMQ-12-F	0.00	80-02-0241_1207_LF Supplemental Dec.pdf
Approved	Law Firms Extension for Property Insurance	80-02-1102	Rev. 12-07	Policy/Coverage Form Replaced	Replaced Form #:0.00 80-02-1102 (Ed. 4-05) Previous Filing #: 05-CMQ-12-F	0.00	80-02-1102_LF Extension for Property Insurance_1207.pdf
Approved	Building Under Construction Excluded	80-02-5236	Ed. 7-07	Endorsement/Amendment/Conditions New		0.00	80-02-5236_Building Under Construction Excluded_Ed 0707.pdf

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Approved	Condemnation Of Undamaged Personal Property	80-02- 5237	Ed. 11-07	Endorseme New nt/Amendm ent/Condi tions	0.00	80-02- 5237_1107_ Condemnati on Of Undamaged Personal Propert....pd f
Approved	Mandated Decontamination Expense	80-02- 5238	Ed. 11-07	Endorseme New nt/Amendm ent/Condi tions	0.00	80-02- 5238_1107_ Mandated Decontamin ation Expense filed ver....pdf
Approved	Emergency Patient Evacuation Expense	80-02- 5239	Ed. 11-07	Endorseme New nt/Amendm ent/Condi tions	0.00	80-02- 5239_1107_ Emergency Patient Evacuation Expense- Immin....pdf
Approved	Mobile Medical Vehicle Property Coverage	80-02- 5240	Ed. 11-07	Endorseme New nt/Amendm ent/Condi tions	0.00	80-02- 5240_1107_ Mobile Medical Unit Property file version.pdf
Approved	Communicable Disease Contamination	80-02- 5241	Ed. 11-07	Endorseme New nt/Amendm ent/Condi tions	0.00	80-02- 5241_1107_ Communica ble Disease Contaminati on filed v....pdf
Approved	Any Other	80-02-	Ed. 9-07	Endorseme New	0.00	80-02-

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	Location – Per	5242		nt/Amendm		5242_0907_
	Premises/Per			ent/Condi		AOL Per
	Occurrence			ons		Prem Per
						Occ.pdf
Approved	Limits Of	80-02-	Ed. 9-08	Endorseme New	0.00	80-02-
	Insurance –	5244		nt/Amendm		5244_0908_
	Participating Loss			ent/Condi		Limits Of
	Limit Of			ons		Insurance-
	Insurance					Participating
						Loss
						Lim....pdf
Approved	Definitions –	80-02-	Ed. 11-07	Endorseme New	0.00	80-02-
	Business Income	5246		nt/Amendm		5246_R&D_
	R&D Continuing			ent/Condi		Continuing
	Expenses			ons		Expense.pdf

Property Insurance

Supplementary Declarations For Law Firms Property

*Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059*

Named Insured and Mailing Address

Policy Number

Effective Date

*Issued by the stock insurance company
indicated below, herein called the company.*

Producer No.

Incorporated under the laws of

Producer

Policy Period

From: _____ *To:* _____
12:01 A.M. standard time at the Named Insured's mailing address shown above.

Covered Premises \$250,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$250,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverages. If no deductible is shown in the Declarations with the Premises Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Coverages Included In The Blanket Limit Of Insurance:

ACCOUNTS RECEIVABLE	LEASEHOLD INTEREST – UNDAMAGED
ELECTRONIC DATA PROCESSING PROPERTY	TENANT'S IMPROVEMENTS & BETTERMENTS
FINE ARTS	NON – OWNED DETACHED TRAILERS
LEASEHOLD INTEREST -	OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS
BONUS PAYMENT,	PAIR AND SET
PREPAID RENT,	PERSONAL PROPERTY OF EMPLOYEES
SUBLEASE PROFIT,	PHYSICAL EVIDENCE
TENANTS' LEASE INTEREST	PUBLIC SAFETY SERVICE CHARGES
LEASEHOLD INTEREST – ELECTRONIC	VALUABLE PAPERS
DATA PROCESSING EQUIPMENT	

Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
- apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services – Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
- do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.

The Limits Of Insurance for:

- Debris Removal; and
- Preparation Of Loss Fees,

apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.

You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply.

Increased Limits Of Insurance cannot be purchased for:

- Electronic Data And Valuable Papers While At Unspecified Premises;
- Electronic Data And Valuable Papers While In Storage Away From Premises; or
- Physical Evidence shown under Any Other Location.

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

<i>Property Coverages</i>	<i>Limit Of Insurance</i>
<i>ANY OTHER LOCATION</i>	
ACCOUNTS RECEIVABLE	\$ 15,000
BUILDING COMPONENTS	\$ 15,000
COMMUNICATION PROPERTY	\$ 10,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 50,000
FINE ARTS	\$ 15,000
PERSONAL PROPERTY	\$ 25,000
PHYSICAL EVIDENCE	\$ 25,000
<i>DEBRIS REMOVAL</i>	
PREMISES SHOWN IN THE DECLARATIONS	\$ 100,000
ANY OTHER LOCATION	\$ 25,000
IN TRANSIT	\$ 25,000
<i>DEFERRED PAYMENTS</i>	\$ 5,000
<i>ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES</i>	\$ 25,000
<i>ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE AWAY FROM PREMISES</i>	\$ 50,000
<i>EXHIBITION, FAIR OR TRADE SHOW</i>	
ELECTRONIC DATA PROCESSING PROPERTY	\$ 15,000
FINE ARTS	\$ 15,000
PERSONAL PROPERTY	\$ 15,000
<i>FUNGUS CLEAN-UP OR REMOVAL</i>	\$ 25,000
<i>IMPAIRMENT OF COMPUTER SERVICES – MALICIOUS PROGRAMMING</i>	
INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK – PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK – ANNUAL AGGREGATE	\$ 50,000
<i>INSTALLATION</i>	
ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

<i>Property Coverages</i>	<i>Limit Of Insurance</i>
<i>IN TRANSIT</i>	\$ 50,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
PHYSICAL EVIDENCE	
VALUABLE PAPERS	
<i>LOSS OF MASTER KEY</i>	\$ 15,000
<i>LOSS PREVENTION EXPENSES</i>	\$ 10,000
<i>MOBILE COMMUNICATION PROPERTY</i> <i>(GREATER THAN 1,000 FEET FROM A PREMISES</i> <i>SHOWN IN THE DECLARATIONS)</i>	\$ 5,000
<i>MONEY & SECURITIES</i>	
ON PREMISES	\$ 15,000
OFF PREMISES	\$ 15,000
<i>POLLUTANT CLEAN-UP OR REMOVAL</i>	\$ 25,000
<i>PREPARATION OF LOSS FEES</i>	\$ 10,000
<i>RESEARCH AND DEVELOPMENT PROPERTY</i>	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:

<i>Newly Acquired Premises Or Newly Acquired Or Constructed Property</i>	<i>Limit Of Insurance</i>
<i>BUILDING</i>	\$1,000,000
<i>PERSONAL PROPERTY</i>	\$ 500,000
<i>PERSONAL PROPERTY AT EXISTING PREMISES</i>	\$ 100,000
<i>ELECTRONIC DATA PROCESSING EQUIPMENT</i>	\$ 250,000
<i>ELECTRONIC DATA AND VALUABLE PAPERS</i>	\$ 50,000
<i>COMMUNICATION PROPERTY</i>	\$ 50,000
<i>FINE ARTS</i>	\$ 15,000

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

Supplementary Declarations For Law Firms Property

*Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059*

Named Insured and Mailing Address

Policy Number

Effective Date

*Issued by the stock insurance company
indicated below, herein called the company.*

Producer No.

Incorporated under the laws of

Producer

Policy Period

*From: To:
12:01 A.M. standard time at the Named Insured's mailing address shown above.*

Covered Premises \$500,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$500,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverages. If no deductible is shown in the Declarations with the Premises Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Coverages Included In The Blanket Limit Of Insurance:

<i>ACCOUNTS RECEIVABLE</i>	<i>LEASEHOLD INTEREST – UNDAMAGED</i>
<i>ELECTRONIC DATA PROCESSING PROPERTY</i>	<i>TENANT'S IMPROVEMENTS & BETTERMENTS</i>
<i>FINE ARTS</i>	<i>NON – OWNED DETACHED TRAILERS</i>
<i>LEASEHOLD INTEREST -</i>	<i>OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS</i>
<i>BONUS PAYMENT,</i>	<i>PAIR AND SET</i>
<i>PREPAID RENT,</i>	<i>PERSONAL PROPERTY OF EMPLOYEES</i>
<i>SUBLEASE PROFIT,</i>	<i>PHYSICAL EVIDENCE</i>
<i>TENANTS' LEASE INTEREST</i>	<i>PUBLIC SAFETY SERVICE CHARGES</i>
<i>LEASEHOLD INTEREST - ELECTRONIC</i>	<i>VALUABLE PAPERS</i>
<i>DATA PROCESSING EQUIPMENT</i>	

Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
- apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services – Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
- do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.

The Limits Of Insurance for:

- Debris Removal; and
- Preparation Of Loss Fees,

apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.

You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply.

Increased Limits Of Insurance cannot be purchased for:

- Electronic Data And Valuable Papers While At Unspecified Premises;
- Electronic Data And Valuable Papers While In Storage Away From Premises; or
- Physical Evidence shown under Any Other Location.

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION

ACCOUNTS RECEIVABLE	\$ 25,000
BUILDING COMPONENTS	\$ 25,000
COMMUNICATION PROPERTY	\$ 25,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 75,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 50,000
PHYSICAL EVIDENCE	\$ 50,000

DEBRIS REMOVAL

PREMISES SHOWN IN THE DECLARATIONS	\$ 500,000
ANY OTHER LOCATION	\$ 50,000
IN TRANSIT	\$ 50,000

DEFERRED PAYMENTS

\$ 5,000

ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES

\$ 50,000

ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE AWAY FROM PREMISES

\$ 100,000

EXHIBITION, FAIR OR TRADE SHOW

ELECTRONIC DATA PROCESSING PROPERTY	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000

FUNGUS CLEAN-UP OR REMOVAL

\$ 50,000

IMPAIRMENT OF COMPUTER SERVICES – MALICIOUS PROGRAMMING

INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK – PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK – ANNUAL AGGREGATE	\$ 50,000

INSTALLATION

ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

<i>Property Coverages</i>	<i>Limit Of Insurance</i>
<i>IN TRANSIT</i>	\$ 100,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
PHYSICAL EVIDENCE	
VALUABLE PAPERS	
<i>LOSS OF MASTER KEY</i>	\$ 25,000
<i>LOSS PREVENTION EXPENSES</i>	\$ 15,000
<i>MOBILE COMMUNICATION PROPERTY</i> <i>(GREATER THAN 1,000 FEET FROM A PREMISES</i> <i>SHOWN IN THE DECLARATIONS)</i>	\$ 10,000
<i>MONEY & SECURITIES</i>	
ON PREMISES	\$ 25,000
OFF PREMISES	\$ 25,000
<i>POLLUTANT CLEAN-UP OR REMOVAL</i>	\$ 50,000
<i>PREPARATION OF LOSS FEES</i>	\$ 25,000
<i>RESEARCH AND DEVELOPMENT PROPERTY</i>	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:

<i>Newly Acquired Premises Or Newly Acquired Or Constructed Property</i>	<i>Limit Of Insurance</i>
<i>BUILDING</i>	\$2,000,000
<i>PERSONAL PROPERTY</i>	\$1,000,000
<i>PERSONAL PROPERTY AT EXISTING PREMISES</i>	\$ 100,000
<i>ELECTRONIC DATA PROCESSING EQUIPMENT</i>	\$1,000,000
<i>ELECTRONIC DATA AND VALUABLE PAPERS</i>	\$ 150,000
<i>COMMUNICATION PROPERTY</i>	\$ 250,000
<i>FINE ARTS</i>	\$ 25,000

Property Insurance

Supplementary Declarations

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You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

Supplementary Declarations For Law Firms Property

*Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059*

Named Insured and Mailing Address

Policy Number

Effective Date

*Issued by the stock insurance company
indicated below, herein called the company.*

Producer No.

Incorporated under the laws of

Producer

Policy Period

*From: To:
12:01 A.M. standard time at the Named Insured's mailing address shown above.*

Covered Premises \$1,000,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$1,000,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverages. If no deductible is shown in the Declarations with the Premises Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Coverages Included In The Blanket Limit Of Insurance:

<i>ACCOUNTS RECEIVABLE</i>	<i>LEASEHOLD INTEREST – UNDAMAGED</i>
<i>ELECTRONIC DATA PROCESSING PROPERTY</i>	<i>TENANT'S IMPROVEMENTS & BETTERMENTS</i>
<i>FINE ARTS</i>	<i>NON – OWNED DETACHED TRAILERS</i>
<i>LEASEHOLD INTEREST -</i>	<i>OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS</i>
<i>BONUS PAYMENT,</i>	<i>PAIR AND SET</i>
<i>PREPAID RENT,</i>	<i>PERSONAL PROPERTY OF EMPLOYEES</i>
<i>SUBLEASE PROFIT,</i>	<i>PHYSICAL EVIDENCE</i>
<i>TENANTS' LEASE INTEREST</i>	<i>PUBLIC SAFETY SERVICE CHARGES</i>
<i>LEASEHOLD INTEREST - ELECTRONIC</i>	<i>VALUABLE PAPERS</i>
<i>DATA PROCESSING EQUIPMENT</i>	

Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
- apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services – Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
- do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.

The Limits Of Insurance for:

- Debris Removal; and
- Preparation Of Loss Fees,

apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.

You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply.

Increased Limits Of Insurance cannot be purchased for:

- Electronic Data And Valuable Papers While At Unspecified Premises;
- Electronic Data And Valuable Papers While In Storage Away From Premises; or
- Physical Evidence shown under Any Other Location.

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION

ACCOUNTS RECEIVABLE	\$ 25,000
BUILDING COMPONENTS	\$ 25,000
COMMUNICATION PROPERTY	\$ 25,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 75,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 50,000
PHYSICAL EVIDENCE	\$ 50,000

DEBRIS REMOVAL

PREMISES SHOWN IN THE DECLARATIONS	\$ 500,000
ANY OTHER LOCATION	\$ 50,000
IN TRANSIT	\$ 50,000

DEFERRED PAYMENTS

\$ 5,000

ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES

\$ 50,000

ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE AWAY FROM PREMISES

\$ 100,000

EXHIBITION, FAIR OR TRADE SHOW

ELECTRONIC DATA PROCESSING PROPERTY	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000

FUNGUS CLEAN-UP OR REMOVAL

\$ 50,000

IMPAIRMENT OF COMPUTER SERVICES – MALICIOUS PROGRAMMING

INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK – PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK – ANNUAL AGGREGATE	\$ 50,000

INSTALLATION

ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

Property Coverages**Limit Of Insurance**

<i>IN TRANSIT</i>	\$ 100,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
PHYSICAL EVIDENCE	
VALUABLE PAPERS	
<i>LOSS OF MASTER KEY</i>	\$ 25,000
<i>LOSS PREVENTION EXPENSES</i>	\$ 15,000
<i>MOBILE COMMUNICATION PROPERTY</i> <i>(GREATER THAN 1,000 FEET FROM A PREMISES</i> <i>SHOWN IN THE DECLARATIONS)</i>	\$ 10,000
<i>MONEY & SECURITIES</i>	
ON PREMISES	\$ 25,000
OFF PREMISES	\$ 25,000
<i>POLLUTANT CLEAN-UP OR REMOVAL</i>	\$ 50,000
<i>PREPARATION OF LOSS FEES</i>	\$ 25,000
<i>RESEARCH AND DEVELOPMENT PROPERTY</i>	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:

***Newly Acquired Premises Or Newly Acquired Or
Constructed Property******Limit Of Insurance***

<i>BUILDING</i>	\$2,000,000
<i>PERSONAL PROPERTY</i>	\$1,000,000
<i>PERSONAL PROPERTY AT EXISTING PREMISES</i>	\$ 100,000
<i>ELECTRONIC DATA PROCESSING EQUIPMENT</i>	\$1,000,000
<i>ELECTRONIC DATA AND VALUABLE PAPERS</i>	\$ 150,000
<i>COMMUNICATION PROPERTY</i>	\$ 250,000
<i>FINE ARTS</i>	\$ 25,000

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

Supplementary Declarations For Law Firms Property

*Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059*

Named Insured and Mailing Address

Policy Number

Effective Date

*Issued by the stock insurance company
indicated below, herein called the company.*

Producer No.

Incorporated under the laws of

Producer

Policy Period

*From: To:
12:01 A.M. standard time at the Named Insured's mailing address shown above.*

Covered Premises \$2,000,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$2,000,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverages. If no deductible is shown in the Declarations with the Premises Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Coverages Included In The Blanket Limit Of Insurance:

<i>ACCOUNTS RECEIVABLE</i>	<i>LEASEHOLD INTEREST – UNDAMAGED</i>
<i>ELECTRONIC DATA PROCESSING PROPERTY</i>	<i>TENANT'S IMPROVEMENTS & BETTERMENTS</i>
<i>FINE ARTS</i>	<i>NON – OWNED DETACHED TRAILERS</i>
<i>LEASEHOLD INTEREST -</i>	<i>OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS</i>
<i>BONUS PAYMENT,</i>	<i>PAIR AND SET</i>
<i>PREPAID RENT,</i>	<i>PERSONAL PROPERTY OF EMPLOYEES</i>
<i>SUBLEASE PROFIT,</i>	<i>PHYSICAL EVIDENCE</i>
<i>TENANTS' LEASE INTEREST</i>	<i>PUBLIC SAFETY SERVICE CHARGES</i>
<i>LEASEHOLD INTEREST - ELECTRONIC</i>	<i>VALUABLE PAPERS</i>
<i>DATA PROCESSING EQUIPMENT</i>	

Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
- apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services – Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
- do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.

The Limits Of Insurance for:

- Debris Removal; and
- Preparation Of Loss Fees,

apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.

You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply.

Increased Limits Of Insurance cannot be purchased for:

- Electronic Data And Valuable Papers While At Unspecified Premises;
- Electronic Data And Valuable Papers While In Storage Away From Premises; or
- Physical Evidence shown under Any Other Location.

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION

ACCOUNTS RECEIVABLE	\$ 25,000
BUILDING COMPONENTS	\$ 25,000
COMMUNICATION PROPERTY	\$ 25,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 75,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 50,000
PHYSICAL EVIDENCE	\$ 50,000

DEBRIS REMOVAL

PREMISES SHOWN IN THE DECLARATIONS	\$ 500,000
ANY OTHER LOCATION	\$ 50,000
IN TRANSIT	\$ 50,000

DEFERRED PAYMENTS

\$ 5,000

ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES

\$ 50,000

ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE AWAY FROM PREMISES

\$ 100,000

EXHIBITION, FAIR OR TRADE SHOW

ELECTRONIC DATA PROCESSING PROPERTY	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000

FUNGUS CLEAN-UP OR REMOVAL

\$ 50,000

IMPAIRMENT OF COMPUTER SERVICES – MALICIOUS PROGRAMMING

INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK – PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK – ANNUAL AGGREGATE	\$ 50,000

INSTALLATION

ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

<i>Property Coverages</i>	<i>Limit Of Insurance</i>
<i>IN TRANSIT</i>	\$ 100,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
PHYSICAL EVIDENCE	
VALUABLE PAPERS	
<i>LOSS OF MASTER KEY</i>	\$ 25,000
<i>LOSS PREVENTION EXPENSES</i>	\$ 15,000
<i>MOBILE COMMUNICATION PROPERTY</i> <i>(GREATER THAN 1,000 FEET FROM A PREMISES</i> <i>SHOWN IN THE DECLARATIONS)</i>	\$ 10,000
<i>MONEY & SECURITIES</i>	
ON PREMISES	\$ 25,000
OFF PREMISES	\$ 25,000
<i>POLLUTANT CLEAN-UP OR REMOVAL</i>	\$ 50,000
<i>PREPARATION OF LOSS FEES</i>	\$ 25,000
<i>RESEARCH AND DEVELOPMENT PROPERTY</i>	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:

<i>Newly Acquired Premises Or Newly Acquired Or Constructed Property</i>	<i>Limit Of Insurance</i>
<i>BUILDING</i>	\$2,000,000
<i>PERSONAL PROPERTY</i>	\$1,000,000
<i>PERSONAL PROPERTY AT EXISTING PREMISES</i>	\$ 100,000
<i>ELECTRONIC DATA PROCESSING EQUIPMENT</i>	\$1,000,000
<i>ELECTRONIC DATA AND VALUABLE PAPERS</i>	\$ 150,000
<i>COMMUNICATION PROPERTY</i>	\$ 250,000
<i>FINE ARTS</i>	\$ 25,000

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

*Law Firms Extension For
Property Insurance*

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***Law Firms Extension For
Property Insurance***

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Law Firms Extension For Property Insurance

Contract

All of the Property Provisions contained in the other property forms that comprise this policy apply, unless they have been deleted or modified by this Law Firms Extension For Property Insurance.

The following Premises Coverages are added:

Premises Coverages

Leasehold Interest – Electronic Data Processing Equipment

Subject to the terms and conditions of the Electronic Data Processing Property contract, we will pay for the difference between the:

- actual periodic lease payment for the lost or damaged **electronic data processing equipment** due during the unexpired term of the lease; and
- periodic payment for the replacement **electronic data processing equipment** due under the new lease, as a direct result of the cancellation of the lease on such lost or damaged **electronic data processing equipment**,

not to exceed the applicable Limit Of Insurance for Leasehold Interest – Electronic Data Processing Equipment shown in the Declarations.

The retail price on the replacement **electronic data processing equipment** may not exceed the original retail price of the lost or damaged **electronic data processing equipment**.

The cancellation of the lease must:

- be by a valid condition of your lease; and
- result from direct physical loss or damage caused by or resulting from a **technology peril** to such **electronic data processing equipment**.

This Premises Coverage applies only:

- for the period of time remaining in your lease on the **electronic data processing equipment** at the time of loss or damage; and
- at the premises for which a Limit Of Insurance for Electronic Data Processing Property is shown in the Declarations.

The loss or damage must occur at the premises shown in the Declarations.

Physical Evidence

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to **physical evidence** caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Physical Evidence shown in the Declarations.

The following Additional Coverages are added:

Additional Coverages

Electronic Data And Valuable Papers While In Storage Away From Premises

Subject to the terms and conditions of the:

- Electronic Data Processing Property contract, we will pay for direct physical loss or damage caused by or resulting from a **technology peril to electronic data**; and
- Accounts Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for direct physical loss or damage caused by or resulting from a peril not otherwise excluded to **valuable papers**,

while at a storage facility not shown in the Declarations, not to exceed the Limit Of Insurance for Electronic Data And Valuable Papers While In Storage Away From Premises shown in the Declarations.

This Additional Coverage does not apply to **electronic data** or **valuable papers** while:

- **in transit**; or
- at any newly acquired premises or rented premises (other than a storage facility not shown in the Declarations).

Electronic Data And Valuable Papers While At Unspecified Premises

Subject to the terms and conditions of the:

- Electronic Data Processing Property contract, we will pay for direct physical loss or damage caused by or resulting from a **technology peril to electronic data**; and
- Accounts Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for direct physical loss or damage caused by or resulting from a peril not otherwise excluded to **valuable papers**,

while at unspecified premises, not to exceed the Limit Of Insurance for Electronic Data And Valuable Papers While At Unspecified Premises shown in the Declarations.

This Additional Coverage does not apply to **electronic data** or **valuable papers** while:

- **in transit**;
 - at any newly acquired premises;
 - at any storage facility; or
 - at any exhibition, fair or trade show.
-

The Any Other Location Additional Coverage contained in the:

- Electronic Data Processing Property;
- Accounts Receivable, Fine Arts, Money And Securities And Valuable Papers; and
- Building And Personal Property,

contract is deleted and replaced with the following:

Amended Additional Coverages

Any Other Location

Subject to the terms and conditions of the:

- A. Electronic Data Processing Property contract, we will pay for direct physical loss or damage to:
1. **electronic data processing equipment;** or
 2. **communication property,**
- at unspecified premises caused by or resulting from a **technology peril;**
- B. Accounts Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for:
1. direct physical loss or damage to **fine arts;** or
 2. the **accounts receivable** loss you incur caused by or resulting from direct physical loss or damage to your **accounts receivable records,**
- at unspecified premises caused by or resulting from a peril not otherwise excluded; and
- C. Building And Personal Property contract, we will pay for direct physical loss or damage to:
1. **building components;**
 2. **personal property;**
 3. **physical evidence;** or
 4. **research and development property,**
- at unspecified premises caused by or resulting from a peril not otherwise excluded,

not to exceed the applicable Limit Of Insurance for:

- Electronic Data Processing Equipment;
- Communication Property;
- Fine Arts;
- Accounts Receivable;
- Building Components;
- Personal Property;
- Physical Evidence; or
- Research And Development Property,

shown under Any Other Location in the Declarations.

Amended Additional Coverages

Any Other Location (continued)

This Additional Coverage does not apply to **electronic data processing equipment, communication property; fine arts; accounts receivable records; building components; personal property; physical evidence; or research and development property** while:

- **in transit;**
- at any newly acquired premises; or
- at any exhibition, fair or trade show.

This Additional Coverage applies only if a Limit Of Insurance for:

- Electronic Data Processing Equipment;
- Communication Property;
- Fine Arts;
- Accounts Receivable;
- Building Components;
- Personal Property;
- Physical Evidence; or
- Research And Development Property,

is shown under Any Other Location in the Declarations.

In Transit

The In Transit Additional Coverage contained in the Building And Personal Property contract is deleted and replaced with the following:

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to:

- A. **personal property, physical evidence, building components, or research and development property while in transit;**
- B. **personal property** being shipped FOB or on other similar terms after the title of a shipment passes to the consignee; or
- C. **personal property** which has been refused by the consignee, from the time such property has been refused until:
 - 1. the time such property is returned to your premises; or
 - 2. 14 consecutive days after such property has been refused,whichever occurs first,

caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Personal Property, Physical Evidence, Building Components or Research And Development Property shown under In Transit in the Declarations.

We will not attempt to collect from the consignee, unless you:

- provide us with your written consent to do so; or
- assign us your right of action.

Amended Additional Coverages

In Transit (continued)

We will also pay for:

- A. the necessary additional expenses you incur to inspect, repackage and reship **personal property** damaged by a peril not otherwise excluded;
- B. general average and salvage charges that may be assessed against your covered **personal property** shipments that are waterborne; and
- C. loss or damage to **personal property** during loading and unloading of that property from a transporting conveyance, by a peril not otherwise excluded,

not to exceed the applicable Limit Of Insurance for Personal Property shown under In Transit in the Declarations.

This Additional Coverage does not apply:

- to any **personal property, building components or research and development property** while **in transit** to or from any exhibition, fair or trade show;
- to **salespersons' samples**;
- when you are acting as a carrier for hire;
- if you have purchased separate ocean marine insurance that covers any property **in transit**;
- to shipments by mail, unless registered;
- to **electronic data processing property**;
- to **fine arts**; or
- to loss or damage to any property insured under the International Air Shipments Additional Coverage.

Newly Acquired Electronic Data And Valuable Papers At Newly Acquired Premises

The Newly Acquired Electronic Data At Newly Acquired Premises Additional Coverage contained in the Electronic Data Processing Property contract is deleted and replaced with the following:

Subject to the terms and conditions of the:

- Electronic Data Processing Property contract, we will pay for direct physical loss or damage to **electronic data** at newly acquired premises caused by or resulting from a **technology peril**; and
- Accounts Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for direct physical loss or damage to **valuable papers** at newly acquired premises caused by or resulting from a peril not otherwise excluded,

not to exceed the applicable Limit Of Insurance for Electronic Data And Valuable Papers shown in the Declarations under Newly Acquired Premises Or Newly Acquired Or Constructed Property.

This Additional Coverage applies until the first of the following occurs:

- you report the value of the **electronic data** or **valuable papers** at the newly acquired premises to us and we add such **electronic data** or **valuable papers** to this policy;
- 180 days pass from the date you acquire the premises; or

Amended Additional Coverages

Newly Acquired Electronic Data And Valuable Papers At Newly Acquired Premises
(continued)

- this policy expires.

We will charge you additional premium for the reported values from the date you acquire the premises, if we add such **electronic data** or **valuable papers** to this policy.

This Additional Coverage does not apply to **electronic data** or **valuable papers** while at a storage facility.

Loss Payment Limitations

The following Loss Payment Limitations are added:

Codes Involving Professional Conduct

We will not pay for any increase in loss or damage attributable to any ordinance or law regulating professional conduct.

Physical Evidence

We will not pay for loss or damage to **physical evidence**, except as provided for under the:

- Physical Evidence Premises Coverage;
- Any Other Location Amended Additional Coverage; or
- In Transit Amended Additional Coverage.

Additional Definition

The following Additional Definition is added:

Physical Evidence

Physical evidence means any property which is going to be utilized as proof in a legal proceeding.

Physical evidence does not mean **electronic data**.

Property Insurance

Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

SCHEDULE

Premises:

Description Of Building(s) Under Construction:

Policy language follows

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Property Insurance

Endorsement

Effective Date

Policy Number

Under Definitions, and only with respect to any building under construction shown in the Schedule above, the definitions of Building and Building Components are deleted and replaced with the following:

Definitions

Building

Building means:

- a structure;
- **building components**; and
- completed additions.

Building does not mean:

- land, water or air, either inside or outside of a structure;
 - dams;
 - dikes;
 - paved or concrete surfaces;
 - **building or renovations under construction**;
 - underground mines or mine shafts or any property within such underground mines or mines shafts;
 - retaining walls;
 - foundations or supports below the surface of the lowest floor or basement;
 - **outdoor trees, shrubs, plants or lawns**; or
 - any structure you do not own, occupy and are not legally or contractually required to insure.
-

Definitions

(continued)

Building Components

Building components means:

- glass forming a part of structure;
- outdoor fixtures;
- outdoor and indoor signs;
- permanently installed fixtures, machinery and equipment; and
- **personal property** used to maintain or service a structure or its premises.

All other terms and conditions remain unchanged.

Authorized Representative

Property Insurance

Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

Under Additional Coverages, and only with respect to the forms shown above, the following is added:

Additional Coverages

Condemnation Of Undamaged Personal Property

We will pay for the consequential loss of visibly undamaged **personal property** consisting of drugs, biologicals, medical devices or medical supplies, provided such **personal property**:

- has been condemned; or
- is the subject of a written request that it be withheld from the market,

by a governmental authority because of direct physical loss or damage to **personal property** consisting of drugs, biologicals, medical devices or medical supplies at a premises shown in the Declarations caused by or resulting from a peril not otherwise excluded.

Additional Coverages

*Condemnation Of
Undamaged Personal
Property
(continued)*

The most we will pay at each premises shown in the Declarations for such consequential loss as described above during each separate 12-month policy period is the Limit Of Insurance for Condemnation Of Undamaged Personal Property shown in the Declarations.

All other terms and conditions remain unchanged.

Authorized Representative

Property Insurance

Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

Under Premises Coverages, and only with respect to the:

- premises shown in the Declarations; and
- the forms shown above,

the following is added:

Premises Coverages

Mandated Decontamination Expense

If there is an ordinance or law in effect at the time of loss or damage that requires you to clean up or remove **pollutants** and such ordinance or law effects the clean up, removal, restoration or replacement of lost or damaged covered property, and if you clean up, remove, restore or replace the covered property as soon as possible, we will pay for:

- A. any increase in costs, loss or damage to clean up, remove, restore or replace covered property to comply with the enforcement of any ordinance or law that requires you to test for, clean up, remove, contain, treat, detoxify or neutralize **pollutants** to the minimum standards of such ordinance or law; and
- B. the resulting actual **business income** loss you incur due to the actual impairment of your **operations** during the **period of restoration**.

The coverage for **business income** will begin:

- after the applicable waiting period shown in the Declarations for Business Income expires; or
- 24 normal business hours following the date you begin to clean up, remove, restore or replace covered property,

whichever is longer.

Premises Coverages

Mandated Decontamination Expense (continued)

The Waiting Period shown in the Declarations will begin immediately following the date you begin to clean up, remove, restore or replace covered property.

The most we will pay at each premises for the:

- sum of all such covered costs, loss or damage; and
- resulting actual **business income** loss you incur,

during each separate 12-month policy period, is the applicable Limit Of Insurance for Mandated Decontamination Expense shown in the Declarations.

We will not pay for the costs to test for, monitor, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of **pollutants**, other than payment for testing that is performed during the clean-up or removal of the **pollutants**.

This Premises Coverage does not apply:

- A. if the presence of **pollutants**:
 1. is caused by or results from a peril that is excluded under this insurance;
 2. existed prior to the effective date shown in the Declarations; or
 3. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care, should have become aware, of the presence of **pollutants**;
- B. to **business income** loss, unless a Limit Of Insurance for Business Income is shown in the Declarations applicable to the premises for which a Limit Of Insurance for Mandated Decontamination Expense is shown in the Declarations; and
- C. to any costs, loss or damage associated with the clean up or removal of asbestos.

Under Loss Payment Basis, Ordinance Or Law is deleted and replaced with the following:

Loss Payment Basis

Ordinance Or Law

If there is an ordinance or law in effect at the time of loss or damage that regulates zoning, land use or construction of a **building** or **personal property**, and if that ordinance or law affects the repair or replacement of the lost or damaged **building** or **personal property**, and if you:

- A. repair or replace the **building** or **personal property** as soon as reasonably possible, the valuation will include:
 1. a. the replacement cost of the damaged and undamaged portions of the **building** or **personal property**; or
 - b. the actual cash value of the damaged and undamaged portions of the **building** or **personal property** (if the applicable Loss Payment Basis shown in the Declarations is Actual Cash Value);
 2. the costs to demolish and clear the site of the undamaged portion of the **building** or **personal property**; and
 3. the increased cost to repair or replace the **building** to the same general size at the same site or **personal property** for the same general use, to the minimum standards of such ordinance or law, except we will not include any costs:
 - a. for land, water or air, either inside or outside of a **building**;

Property Insurance

Endorsement

Effective Date

Policy Number

Loss Payment Basis

Ordinance Or Law
(continued)

- b. for paved or concrete surfaces, retaining walls, foundations or supports below the surface of the lowest floor or basement, unless specifically covered by this policy, or **outdoor trees, shrubs, plants or lawns**;
- c. incurred outside the legal property boundary of the premises shown in the Declarations;
- d. if **building or personal property** is valued on an actual cash value basis; or
- e. attributable to any ordinance or law that you were required to, but failed to, comply with before the loss; or

- B. do not repair or replace the **building or personal property**, the valuation will include:
- 1. the actual cash value of the damaged and undamaged portions of the **building or personal property**; and
 - 2. the cost to demolish and clear the site of the undamaged portion of the **building or personal property**.

When direct physical loss or damage is caused by or results from both:

- a peril not otherwise excluded; and
- an excluded peril,

the valuation will not include the Ordinance Or Law costs attributable to the excluded peril. Instead, the valuation will be based on that portion of such costs equal to the proportion that the covered direct physical loss or damage bears to the total direct physical loss or damage, not including Ordinance Or Law costs, unless the Ordinance Or Law applies solely to that portion of the **building or personal property** which suffered the covered direct physical loss or damage.

This Loss Payment Basis does not apply to:

- any costs for undamaged **tenant's improvements and betterments** that are payable under the Leasehold Interest – Undamaged Tenant's Improvements and Betterments Premises Coverage;
- any increase in costs, loss or damage associated with the enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **fungus or pollutants**, except as provided under the Mandated Decontamination Expense Premises Coverage; or
- loss or damage caused by or resulting from fire which ensues from nuclear reaction or radiation, or radioactive contamination,

regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

Loss Payment Basis

Ordinance Or Law (continued)

the loss or damage, even if such other cause or event would otherwise be covered.

This Ordinance Or Law Loss Payment Basis does not apply to the Fungus Clean-up Or Removal Premises Coverage or Pollutant Clean-up Or Removal Additional Coverage.

If a maximum value for ordinance or law is shown in the Declarations, then, subject to the applicable Limits Of Insurance shown in the Declarations, such maximum value is the most we will consider under Ordinance Or Law.

Under Definitions, the definition of Period Of Restoration is deleted and replaced with the following:

Definitions

Period Of Restoration

Period of restoration means the period of time that, for **business income**, begins:

- A. immediately after the time of direct physical loss or damage by a **covered peril to property**; or
- B. on the date **operations** would have begun if the direct physical loss or damage had not occurred, when loss or damage to any of the following delays the start of **operations**:
 1. **new buildings** whether complete or under construction;
 2. alterations or additions to existing **buildings**; or
 3. **personal property** consisting of materials, machinery, equipment, supplies and temporary structures used in the construction of, or for making additions to, alterations or repairs to the structure.

Period of restoration means the period of time that, for **extra expense**, begins immediately after the time of direct physical loss or damage by a **covered peril to property**.

Period of restoration will continue until your **operations** are restored, with reasonable speed, to the level which would generate the **business income** amount that would have existed if no direct physical loss or damage occurred, including the time required to:

- A. repair or replace the **property**; or
- B. repair or replace the **property** to comply with the minimum standards of any enforceable ordinance or law that:
 1. regulates the repair or replacement of any **property**;
 2. requires the tearing down of parts of any **property** not damaged by a **covered peril**; and
 3. is in force prior to the date of the direct physical loss or damage,

not to exceed the applicable number of days shown as Extended Period in the Declarations, beginning on the date that:

- for manufacturing risks, the lost or damaged **property** is actually repaired or replaced and production capability is restored to the level that existed prior to the date the direct physical loss or damage occurred; or
- for all other risks, the lost or damaged **property** is actually repaired or replaced and your **operations** are restored.

Property Insurance

Endorsement

Effective Date

Policy Number

Definitions

Period Of Restoration (continued)

The expiration date of this policy will not cut short the **period of restoration**.

If loss or damage occurs at a:

- **dependent business premises**; or
- utility,

for the purpose of determining **period of restoration** following such loss or damage, **property** includes:

- **personal property of a utility**; or
- **personal property of a dependent business premises**.

In determining the **business income** amount that would have existed if no direct physical loss or damage occurred, we will reduce such amount to the extent necessary to reflect unfavorable economic conditions attributable to the impact the **covered peril** had in the geographic area where the lost or damaged **property** is located.

Period of restoration does not include any increased period required to comply with any ordinance or law:

- you were required to comply with before the direct physical loss or damage;
- involving any property outside the legal boundary of the premises shown in the Declarations;
- that regulates the repair or replacement of any property that was lost or damaged by an excluded peril. If direct physical loss or damage is caused by or results from both a **covered peril** and an excluded peril, the **period of restoration** only includes the length of time required to repair or replace the property lost or damaged by a **covered peril**; or
- that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **fungus** or **pollutants**, except as provided under the Fungus Clean-up Or Removal Premises Coverage, the Pollutant Clean-up Or Removal Additional Coverage or the Mandated Decontamination Expense Premises Coverage.

All other terms and conditions remain unchanged.

Authorized Representative

Property Insurance

Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

Under Additional Coverages, and only with respect to the forms shown above, the following is added:

Additional Coverages

Emergency Patient Evacuation Expense

We will pay for the reasonable expenses you incur to:

- move your patients to the nearest facility; and
- return your patients from such facility to the premises shown in the Declarations, due to the necessary emergency evacuation of patients from the premises shown in the Declarations.

Such necessary emergency evacuation must be undertaken:

- to protect patients at the premises shown in the Declarations from imminent direct physical loss or damage caused by or resulting from a peril not otherwise excluded; and
- in response to a mandatory evacuation of such premises by order of a civil authority having jurisdiction over the premises.

Additional Coverages

*Emergency Patient
Evacuation Expense
(continued)*

This Additional Coverage does not apply to any expenses incurred for:

- scheduled evacuation drills;
- fire or safety drills; or
- the evacuation of any patients due to any medical condition or false alarms.

The most we will pay at all premises for the sum of all such covered expenses that occur during each separate 12-month policy period is the Limit Of Insurance for Emergency Patient Evacuation Expense shown in the Declarations.

All other terms and conditions remain unchanged.

Authorized Representative

Property Insurance

Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

Under Additional Coverages, the following is added:

Additional Coverages

Mobile Medical Vehicle Property

We will pay for direct physical loss or damage to:

- **personal property** consisting of medical equipment; or
- **electronic data processing property,**

contained in a **mobile medical vehicle** caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for:

- Medical Equipment Each Mobile Vehicle shown in the Declarations, which applies separately to medical equipment contained in each **mobile medical vehicle**;
- Medical Equipment Each Occurrence shown in the Declarations, which applies separately to medical equipment for each **occurrence**, regardless of the number of **mobile medical vehicles**;
- Electronic Data Processing Property Each Mobile Vehicle shown in the Declarations, which applies separately to **electronic data processing property** contained in each **mobile medical vehicle**; or

Additional Coverages

*Mobile Medical Vehicle
Property
(continued)*

- Electronic Data Processing Property Each Occurrence shown in the Declarations, which applies separately to **electronic data processing property** for each **occurrence**, regardless of the number of **mobile medical vehicles**.

Under Deductible, the following is added:

Deductible

*Mobile Medical Vehicle
Property*

Subject to the applicable Limit Of Insurance shown in the Declarations, we will pay the amount of loss or damage in excess of the deductible amount shown in the Declarations for Mobile Medical Vehicle Property for each **occurrence**.

If two or more deductibles contained in this policy apply to the same **occurrence**, only the largest single deductible will apply, unless otherwise stated.

If we or any other member company of the Chubb Group of Insurance Companies have issued a business auto policy to you and it applies to loss or damage to which this endorsement applies, the maximum deductible for each **occurrence** applying to loss or damage under both policies will be the greater of the applicable:

- Mobile Medical Vehicle Property deductible shown in the Declarations; or
- deductible shown in the Declarations under the business auto policy.

Under Loss Payment Limitations, the following is added:

Loss Payment Limitations

*Mobile Medical Vehicle
Property*

We will not pay for loss or damage to:

- **personal property** consisting of medical equipment; or
- **electronic data processing property**,

contained in a **mobile medical vehicle**, except as provided for in the Mobile Medical Vehicle Property Additional Coverage.

Under Definitions, the following is added:

Definitions

Mobile Medical Vehicle

Mobile medical vehicle means any vehicle used primarily for providing:

- emergency medical services; or
- any other medical care.

Property Insurance

Endorsement

Effective Date

Policy Number

Definitions

*Mobile Medical Vehicle
(continued)*

Mobile medical vehicle does not mean any:

- security service;
- law enforcement; or
- private passenger,
vehicle.

Under Definitions, and only for the purposes of this endorsement, the definition of Personal Property is deleted and replaced with the following:

Definitions

Personal Property

Personal property means:

- all your business personal property;
- business personal property you lease;
- **personal property of others;**
- labor, materials and services furnished or arranged by you on **personal property of others;**
- signs, fixtures, glass and other **tenant's improvements and betterments;** and
- glass in **buildings** you do not own if you are legally or contractually required to maintain such glass.

Personal property does not mean:

- **building**, except **tenant's improvements and betterments** and glass in **buildings** you do not own if you are legally or contractually required to maintain such glass;
- land, water or air, either inside or outside of a structure;
- retaining walls;
- growing crops;
- **outdoor trees, shrubs, plants or lawns;**
- vehicles or machines required to be licensed for use on public roads, except permanently attached medical equipment or **electronic data processing property** contained in a **mobile medical vehicle;**
- trailers;
- **contractors' equipment;**

Definitions

Personal Property (continued)

- self-propelled watercraft, or any other watercraft over 50 feet in length, in water;
- aircraft, except aircraft manufactured, processed, warehoused or held for sale while on the ground;
- **electronic data;**
- **money or securities;**
- personal property sold under a conditional sale or trust agreement or an installment or deferred payment plan after delivery to customers, except as provided under the Deferred Payments Additional Coverage;
- import shipments prior to either discharge from aircraft or oceangoing vessel or termination of the risk assumed by cargo insurance;
- export shipments after either being loaded on aircraft or oceangoing vessel or having come under the protection of cargo insurance;
- animals, except animals owned by others and boarded by you or animals owned by you and held for sale;
- any personal property which is in or below underground mines or mine shafts; or
- **mobile communication property.**

All other terms and conditions remain unchanged.

Authorized Representative

Property Insurance

Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

Premises Coverages

Communicable Disease Contamination

Under Premises Coverages, and only with respect to premises for which a Limit Of Insurance for Building or Personal Property is shown in the Declarations, the following is added:

We will pay for the:

- A. extraordinary costs you incur to clean up, remove, restore or replace contaminated **building** or **personal property** because of the presence of a specific **communicable disease** at the premises shown in the Declarations when a governmental health authority having jurisdiction over the premises has issued an advisory about an outbreak of such disease; and
- B. resulting actual **business income** loss you incur due to the actual impairment of your **operations** during the **period of restoration**.

The coverage for **business income** will:

- A. begin:
 - 1. after the applicable waiting period shown in the Declarations for Business Income expires; or
 - 2. 24 normal business hours following the date you begin to clean up, remove, restore or replace contaminated **building** or **personal property**,
- whichever is longer; and

Premises Coverages

Communicable Disease Contamination (continued)

- B. end:
1. 180 consecutive days after this coverage begins;
 2. whenever your **business income** loss ends; or
 3. when this policy expires,
- whichever occurs first.

The Waiting Period shown in the Declarations will begin immediately following the date you begin to clean up, remove, restore or replace contaminated **building or personal property**.

The most we will pay at all premises for the sum of all such covered costs and resulting actual **business income** loss you incur during each separate 12-month policy period, is the applicable Limit Of Insurance for Communicable Disease Contamination shown in the Declarations.

We will not pay for the costs to test for, monitor, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of a **communicable disease**, other than payment for testing that is performed during the clean-up or removal of the **communicable disease**.

This Premises Coverage does not apply:

- A. if the presence of **communicable disease**:
1. is caused by or results from a peril that is excluded under this insurance;
 2. existed prior to the effective date shown in the Declarations; or
 3. is not reported to us in writing as soon as possible after you first become aware, or in the exercise of reasonable care, should have become aware, of the presence of a **communicable disease**; and
- B. to **business income** loss, unless a Limit Of Insurance for Business Income is shown in the Declarations applicable to the premises for which a Limit Of Insurance for Communicable Disease Contamination is shown in the Declarations.

The Debris Removal provision contained in the Building And Personal Property contract is deleted and replaced with the following:

Debris Removal Coverage

Debris Removal

- A. We will pay for the costs you incur to:
1. demolish and remove debris of damaged **building, personal property, personal property of employees or research and development property** caused by or resulting from a peril not otherwise excluded that occurs during the policy period; or
 2. remove debris of damaged **outdoor trees, shrubs, plants or lawns** at the premises shown in the Declarations, caused by or resulting from the perils of fire, lightning, explosion, riot or civil commotion or aircraft or self-propelled missiles that occurs during the policy period.
- B. The most we will pay for debris removal is the lesser of:
1. 25% of the covered direct physical loss or damage; or

Property Insurance

Endorsement

Effective Date

Policy Number

Debris Removal Coverage

Debris Removal
(continued)

2. the remaining applicable Limit Of Insurance for Building, Personal Property, Personal Property Of Employees, Research and Development Property or Outdoor Trees, Shrubs, Plants Or Lawns shown in the Declarations, after payment of the covered direct physical loss or damage.
- C. If the amount in B. above is insufficient to pay the debris removal, we will pay the remaining debris removal, subject to the applicable Limit Of Insurance shown under Debris Removal in the Declarations.

We will also pay up to \$1,000 for the costs you incur at each premises to remove debris that is blown onto your premises by wind, if the wind would be covered by this insurance.
- D. Debris removal will be paid only if:
 1. reported to us in writing within 180 days of the date of the direct physical loss or damage to the **building, personal property, personal property of employees, research and development property or outdoor trees, shrubs, plants or lawns**; and
 2. a Limit Of Insurance applicable to the damaged **building, personal property, personal property of employees, research and development property or outdoor trees, shrubs, plants or lawns** is shown in the Declarations.
- E. Debris Removal does not apply to costs to:
 1.
 - a. clean up or remove **pollutants** from land, water or air;
 - b. clean up, remove, restore or replace covered property because of the presence of **fungus or communicable disease**; or
 - c. clean up, remove, restore or replace polluted land, water or air, either inside or outside of a **building**; or
 2. demolish and clear the site of the undamaged portion of the **building**.

Under Policy Exclusions, the following is added:

Policy Exclusions

Communicable Disease

This insurance does not apply to loss or damage:

- which is **communicable disease**;
- which is in anyway attributed to the presence of **communicable disease**; or
- caused by or resulting from **communicable disease**,

Policy Exclusions

Communicable Disease (continued)

regardless of any other cause or event that directly or indirectly:

- contributes concurrently to; or
- contributes in any sequence to,

the loss or damage, even if such other cause or event would otherwise be covered.

This Communicable Disease exclusion does not apply:

- A. when the presence of **communicable disease** results from:
 1. explosion;
 2. fire;
 3. leakage from fire protection equipment; or
 4. lightning; or
- B. to the extent insurance is provided under the Communicable Disease Contamination Premises Coverage.

Under Definitions, and only for the purposes of this endorsement, the definitions of Fungus and Pollutants are deleted and replaced with the following:

Definitions

Fungus

Fungus means any:

- A.
 1. mildew, mold or other fungi;
 2. other microorganisms; or
 3. any mycotoxins, spores, or other by-products of the foregoing; or
- B. colony or group of any of the foregoing.

Fungus does not mean **communicable disease**.

Pollutants

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fibers, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Pollutants does not mean:

- **fungus**; or
- **communicable disease**.

Under Definitions, the following is added:

Definitions

Communicable Disease

Communicable disease means a disease that:

- A. may be transmitted directly or indirectly by one person or other life form to another; and

Property Insurance

Endorsement

Effective Date

Policy Number

Definitions

Communicable Disease
(continued)

- B.** is due to:
1. an infectious agent; or
 2. a toxic product produced by such infectious agent.

All other terms and conditions remain unchanged.

Authorized Representative

Property Insurance

Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

SCHEDULE

Any Other Location Per Occurrence Aggregate Limit Of Insurance:

Any Other Location Additional Coverages:

Personal Property
Business Income

Policy language follows

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Property Insurance

Endorsement

Effective Date

Policy Number

Under Limits Of Insurance, and only with respect to the Any Other Location Additional Coverages:

- shown in the Schedule above; and
- contained in the forms shown above,

Limits Of Insurance is deleted and replaced with the following:

Limits Of Insurance

Any Other Location

The most we will pay in any **occurrence**:

- A. at each unspecified premises to which the Any Other Location Additional Coverage(s) shown in the Schedule above applies, is the amount of loss or damage, not to exceed the applicable Limit Of Insurance shown under Any Other Location in the Declarations, regardless of the number of contracts such applicable Any Other Location Additional Coverage appears; and
- B. at all unspecified premises to which the Any Other Location Additional Coverage(s) shown in the Schedule above applies, is the amount of loss or damage, not to exceed the Any Other Location Per Occurrence Aggregate Limit Of Insurance shown in the Schedule above, regardless of the number of:
 - 1. unspecified premises; and
 - 2. contracts such applicable Any Other Location Additional Coverage appears.

All other terms and conditions remain unchanged.

Authorized Representative

Property Insurance

Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

SCHEDULE

Participating Insurers:

Policy language follows

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Property Insurance

Endorsement

Effective Date

Policy Number

Under Limits Of Insurance, and only with respect to the forms shown above, the following is added:

Limits Of Insurance

Loss Limit Of Insurance Subject to the applicable Limit Of Insurance shown in the Declarations, the most we will pay:

- at all premises; and
- under all Coverages, Premises Coverages, Additional Coverages and Debris Removal Coverage contained in the forms shown above,

for all loss or damage caused by or resulting from an **occurrence** is the applicable Loss Limit of Insurance shown in the Schedule above.

Under Conditions, the following are added:

Conditions

Excess Insurance You may have excess insurance, which is insurance over and above the Limits Of Insurance of this policy, without affecting coverage provided by this policy.

Participating Insurance

You and we agree that:

1. The terms “we”, “us” and “our” as used in the policy shall mean the “Lead Company” and the “Following Companies”.
2. The term “Lead Company” shall mean the company shown as Participating Insurer number 1 in the Schedule above.
3. The term “Following Companies” shall mean the other companies shown as Participating Insurers in the Schedule above.
4. In the event of loss or damage each company will pay its Proportionate Share, as shown in the Schedule above, of the amount of loss or damage, not to exceed its Proportionate Share of the applicable Limit Of Insurance shown in the Declarations.

In no event shall any company:

- a. be liable for any other company’s Proportionate Share of loss or damage; or
- b. otherwise be responsible for any other company’s obligations under this policy.

Conditions

Participating Insurance (continued)

5. The "Lead Company" and the "Following Companies" shall, in all respects, follow the terms and conditions of this policy.
6. All notices required under this policy must be given to the "Lead Company" or its authorized representative in accordance with the terms and conditions of the policy. Notice to a "Following Company" does not constitute notice to the "Lead Company".
7. The "Lead Company" shall be responsible for adjusting losses under this policy. Such adjustment shall be binding on the "Lead Company", all "Following Companies" and the insured.
8. The first Named Insured will separately pay all premium to the "Lead Company" and each "Following Company".

Under Conditions, Other Insurance and Recovered Property are deleted and replaced with the following:

Conditions

Other Insurance

If you have any other insurance (other than excess insurance as described in the Excess Insurance Condition) covering the same loss or damage as is insured against by this policy, we will only pay for the amount of loss or damage which is insured against by this policy in excess of the amount due from such other insurance, whether you can collect on such other insurance or not.

Recovered Property

If you, we or any insurer providing excess insurance recover any property after loss settlement, that party must give the other parties prompt notice. At your option, the property will be returned to you. You must then return to us and the excess insurer the amount 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.

If any recovered property has a salvage value or if there is any money recovered through subrogation, such recoveries shall be applied, net of the expense of such recovery, in the following order:

- first, to you for any uninsured loss or damage resulting from an insufficient limit of insurance;
- second, to any insurer providing excess insurance;
- third, to us for any amounts paid in settlement of your claim; and
- fourth, to you for any deductible amount that you paid or penalties you paid as a result of Coinsurance or the **personal property** reporting condition of this insurance, if applicable.

If there are expenses:

- in recovering any lost or damaged covered property; or

Property Insurance

Endorsement

Effective Date

Policy Number

Conditions

(continued)

Recovered Property

- as a result of subrogation, we shall share the expense with you and any insurer providing excess insurance in proportion to the amount we are each reimbursed. If there should be no recovery and proceedings are conducted solely by us, we shall bear the expenses of the proceedings.

All other terms and conditions remain unchanged.

Authorized Representative

Property Insurance

Endorsement

Policy Period

Effective Date

Policy Number

Insured

Name of Company

Date Issued

This Endorsement applies to the following forms:

Under Definitions and only with respect to the forms shown above, the definition of Business Income is deleted and replaced with the following:

Definitions

Business Income

Business income means:

- A. For all of your **operations** except your **research and development operations**:
1. net profit or loss, including **rental income** from tenants, and net sales value of production that would have been earned or incurred before income taxes;
 2. your continuing normal:
 - a. operating; and
 - b. payroll, expenses;
 3. charges you incur which are the legal obligation of your tenant(s) which would otherwise be your obligations; and
 4. the cost you are required to pay to rent temporary premises when the portion of the premises shown in the Declarations occupied by you are untenable, not to exceed the fair rental value of such untenable portion of the **building** you occupy; or

Definitions

Business Income
(continued)

B. For your **research and development operations**:

1. your continuing normal:
 - a. operating; and
 - b. payroll,
expenses from **research and development operations**; and
2. the cost you are required to pay to rent temporary research and development premises when the portion of the research and development premises shown in the Declarations occupied by you are untenable, not to exceed the fair rental value of such untenable portion of the **building** you occupy.

Business income does not mean bank interest or investment income.

All other terms and conditions remain unchanged.

Authorized Representative

SERFF Tracking Number: CHUB-125906511 *State:* Arkansas
First Filing Company: Federal Insurance Company, ... *State Tracking Number:* EFT \$50
Company Tracking Number: 08-CMQ-15-F
TOI: 05.1 Commercial Multi-Peril - Non-Liability *Sub-TOI:* 05.1003 Commercial Package
Portion Only
Product Name: CUSTOMARQ Program
Project Name/Number: CUSTOMARQ Program/08-CMQ-15-F

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CHUB-125906511 State: Arkansas
First Filing Company: Federal Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: 08-CMQ-15-F
TOI: 05.1 Commercial Multi-Peril - Non-Liability Sub-TOI: 05.1003 Commercial Package
Portion Only
Product Name: CUSTOMARQ Program
Project Name/Number: CUSTOMARQ Program/08-CMQ-15-F

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty **Review Status:** Approved 12/02/2008

Comments:

Attachments:

AR F777 P&C Transmittal - Forms.pdf
F778 Form Filing Schedule.pdf

Satisfied -Name: Forms Explanatory Memorandum **Review Status:** Approved 12/02/2008

Comments:

Attachment:

EM Forms Countrywide.pdf

Satisfied -Name: Side by Sides **Review Status:** Approved 12/02/2008

Comments:

Attachments:

SBS 80-02-0211.pdf
SBS 80-02-0221.pdf
SBS 80-02-0231.pdf
SBS 80-02-0241.pdf
SBS 80-02-1102.pdf

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	08-CMQ-15-F
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Enclosed for filing are Supplementary Declarations, a Coverage Extension Form and various endorsement forms for use with our filed and approved Customaq Program

In order to assist you in your review, we have enclosed a Forms Explanatory Memorandum.

Your approval will be appreciated effective July 1, 2009. However, it is possible that internal considerations may force us to delay the implementation of this filing. If this becomes necessary, we will provide you with the proper documentation to amend the implementation date.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT
Amount: \$50.00

14 forms in 1 submission = \$50.

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		08-CMQ-15-F + 08-CMQ-16-RR		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01.	Supplementary Declarations For Law Firms Property	80-02-0211 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	80-02-0211 (Ed. 4-05)	05-CMQ-12-F
02.	Supplementary Declarations For Law Firms Property	80-02-0221 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	80-02-0221 (Ed. 4-05)	05-CMQ-12-F
03.	Supplementary Declarations For Law Firms Property	80-02-0231 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	80-02-0231 (Ed. 4-05)	05-CMQ-12-F
04.	Supplementary Declarations For Law Firms Property	80-02-0241 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	80-02-0241 (Ed. 4-05)	05-CMQ-12-F
05.	Law Firms Extension for Property Insurance	80-02-1102 (Rev. 12-07)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	80-02-1102 (Ed. 4-05)	05-CMQ-12-F
06.	Building Under Construction Excluded	80-02-5236 (Ed. 7-07)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
07.	Condemnation Of Undamaged Personal Property	80-02-5237 (Ed. 11-07)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
08.	Mandated Decontamination Expense	80-02-5238 (Ed. 11-07)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
09.	Emergency Patient Evacuation Expense	80-02-5239 (Ed. 11-07)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
10.	Mobile Medical Vehicle Property Coverage	80-02-5240 (Ed. 11-07)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
11.	Communicable Disease Contamination	80-02-5241 (Ed. 11-07)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
12.	Any Other Location – Per Premises/Per Occurrence	80-02-5242 (Ed. 9-07)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
13.	Limits Of Insurance – Participating Loss Limit Of Insurance	80-02-5244 (Ed. 9-08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		

Effective March 1, 2007

14.	Definitions – Business Income R&D Continuing Expenses	80-02-5246 (Ed. 11-07)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
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COUNTRYWIDE EXPLANATORY MEMORANDUM

We are submitting revised Supplementary Declarations, including a revised Law Firms Extension For Property Insurance, contained in our filed and approved Customarq For Law Firms program, and new endorsements 80-02-5236, 80-02-5237, 80-02-5238, 80-02-5239, 80-02-5240, 80-02-5241, 80-02-5242, 80-02-5244 and 80-02-5246, which are intended for use with the Customarq program.

Please be advised that we are working to add the forms to our internal rating and policy issuance system. Once this is finalized, the final forms may be formatted differently due to systems constraints. However, the language and punctuation will be the same. We hereby inform you, we will not refile the system generated forms unless otherwise requested in response to this filing.

THIS EXPLANATORY MEMORANDUM IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY. IT DOES NOT MODIFY, LIMIT OR ENLARGE POLICY PROVISIONS AND MAY NOT DESCRIBE EVERY CHANGE. THE BEST EXPLANATION OF THE INSURANCE PROVIDED IS OBTAINED BY CONSULTING THE LANGUAGE OF THE ISSUED POLICIES. WHETHER OR NOT A PARTICULAR LOSS IS COVERED CAN ONLY BE DETERMINED AT THE TIME OF LOSS BY APPLYING ALL OF THE POLICY PROVISIONS TO THE FACTS AND CIRCUMSTANCES OF THE CLAIM. THE ACTUAL RIGHTS AND RESPONSIBILITIES OF THE INDIVIDUAL MEMBER INSURERS OF THE CHUBB GROUP OF INSURANCE COMPANIES AND THE INSURED ARE CONTAINED IN THE TERMS AND CONDITIONS OF THE ISSUED POLICIES.

Customary Insurance For Law Firms Revisions:

<p>Form 80-02-0211 (Rev. 12-07) Supplementary Declarations For Law Firms Property</p>	<p>This Supplementary Declarations has been revised as follows:</p> <ul style="list-style-type: none"> • The Physical Evidence automatic limit of \$25,000 has been removed. • Physical Evidence is now included in the \$250,000 Blanket Limit Of Insurance and applies at premises shown in the Declarations. • Physical Evidence Any Other Location is a new automatic coverage and is provided at a limit of \$25,000. • The \$50,000 In Transit blanket automatic limit of insurance has been amended to include physical evidence.
<p>Form 80-02-0221 (Rev. 12-07) Supplementary Declarations For Law Firms Property</p> <p>Form 80-02-0231 (Rev. 12-07) Supplementary Declarations For Law Firms Property</p> <p>Form 80-02-0241 (Rev. 12-07) Supplementary Declarations For Law Firms Property</p>	<p>These Supplementary Declarations have been revised as follows:</p> <ul style="list-style-type: none"> • The Physical Evidence automatic limit of \$50,000 has been removed. • Physical Evidence is now included in the \$500,000 (for 80-02-0221), \$1,000,000 (for 80-02-0231) and \$2,000,000 (for 80-02-0241) Blanket Limit Of Insurance. • Physical Evidence Any Other Location is a new automatic coverage and is provided at a limit of \$50,000. • The \$100,000 In Transit blanket automatic limit of insurance has been amended to include physical evidence.
<p>Form 80-02-1102 (Rev. 12-07) Law Firms Extension For Property Insurance</p>	<p>This contract has been revised as follows:</p> <ul style="list-style-type: none"> • Electronic Data And Valuable Papers While In Storage Away From Premises Additional Coverage has been amended so that it now applies to electronic data and valuable papers while at a court facility or while at premises of a law firm, other than the insured. • Electronic Data And Valuable Papers While At Unspecified Premises Additional Coverage has been amended so that it now applies to electronic data and valuable papers while at a court facility or while at premises of a law firm, other than the insured. • The Any Other Location Amended Additional Coverage has been revised so that it now applies to physical evidence at unspecified premises. In addition, this AOL additional coverage also now applies to electronic data processing equipment, communication property, fine arts, accounts receivable records, building components, personal property, physical evidence or research and development property while at any storage facility, while at a court facility or while at premises of a law firm, other than the insured.

New Endorsements for Customarq:

<p>Form 80-02-5236 (Ed. 7-07) Building Under Construction Excluded</p>	<p>This endorsement amends the definitions of building and building components to exclude building or renovations under construction applicable to the construction projects described in the endorsement and which are insured under another policy. Business income loss and extra expense that results from such projects is also excluded due to the revised definitions of building and building components as described above.</p>
<p>Form 80-02-5237 (Ed. 11-07) Condemnation Of Undamaged Personal Property</p>	<p>This endorsement adds a new additional coverage called Condemnation Of Undamaged Personal Property. Such coverage will pay the consequential loss of visibly undamaged personal property consisting of drugs, biologicals, medical devices or medical supplies, provided such property has been condemned, or is the subject of a written request that it be withheld from the market, by a governmental authority as a result of direct physical loss or damage by a peril not otherwise excluded.</p>
<p>Form 80-02-5238 (Ed. 11-07) Mandated Decontamination Expense</p>	<p>This endorsement adds a new premises coverage called Mandated Decontamination Expense. Such coverage will pay the increase in costs, loss or damage to clean up, remove, restore or replace covered property, including resulting business income loss, to comply with an ordinance or law that requires the insured to test for, clean up, remove, contain, treat, detoxify or neutralize pollutants. The applicable limit of insurance shown in the Declarations for such coverage applies to the sum of all such covered costs, loss or damage, including resulting business income loss incurred, during each separate 12-month policy period at each premises shown in the Declarations.</p>
<p>Form 80-02-5239 (Ed. 11-07) Emergency Patient Evacuation Expense</p>	<p>This endorsement adds a new additional coverage called Emergency Patient Evacuation Expense. Such coverage will pay the reasonable expenses to move patients to the nearest facility and return such patients to the premises shown in the Declarations due to the necessary evacuation of patients: 1) due to imminent direct physical loss or damage by a covered peril; <i>and</i> 2) in response to a mandatory evacuation order from a civil authority. The limit shown in the Declarations is the most we will pay for all premises during each 12-month policy period.</p>
<p>Form 80-02-5240 (Ed. 11-07) Mobile Medical Vehicle Property Coverage</p>	<p>This endorsement adds a new additional coverage called Mobile Medical Vehicle Property, which applies to personal property consisting of medical equipment or electronic data processing property contained in mobile medical vehicles. Such coverage is subject to the following limits: (1) an each mobile vehicle limit for medical equipment; (2) an each occurrence limit for medical equipment, regardless of the number of mobile medical vehicles; (3) an each mobile vehicle limit for electronic data processing property; and (4) an each occurrence limit for electronic data processing property, regardless of the number of mobile medical vehicles. In addition, an each occurrence deductible can be applied to the Mobile Medical Vehicle Property coverage.</p>
<p>Form 80-02-5241 (Ed. 11-07) Communicable Disease Contamination</p>	<p>This endorsement adds a new premises coverage called Communicable Disease Contamination. Such coverage pays the costs to clean up, remove, restore or replace contaminated building or personal property due to the presence of a specific communicable disease, including resulting business income loss. In order for coverage to apply, a governmental health authority must issue an advisory about an outbreak of such specific communicable disease. A 12-month annual aggregate limit applies: (1) over all premises shown in the Declarations, and (2) to costs to clean up, remove, restore or replace contaminated building or personal property, including resulting business income loss incurred.</p>
<p>Form 80-02-5242 (Ed. 9-07) Any Other Location – Per Premises/Per Occurrence</p>	<p>This endorsement amends the limits applicable to Any Other Location coverage so that the “Each Occurrence Limit” applies separately to each unspecified premises. Such “each occurrence limit” is subject to an “Each Occurrence Aggregate Limit” which is the most we would pay in each occurrence, regardless of the number of unspecified premises involved in the loss or damage.</p>

<p>Form 80-02-5244 (Ed. 9-08) Limits of Insurance – Participating Loss Limit Of Insurance</p>	<p>This endorsement is used when other insurers, in addition to Chubb, accept a pro rata share of the risk and Chubb is the “Lead Company”. The endorsement stipulates the proportionate share each participating insurer will pay of the amount of loss or damage, subject to the applicable Loss Limit of Insurance for each participant shown in the Schedule of the endorsement.</p>
<p>Form 80-02-5246 (Ed. 11-07) Definitions – Business Income R&D Continuing Expenses</p>	<p>This endorsement amends the definition of business income to make a distinction between R&D operations and all other operations. The amended definition stipulates that, in the event of a business income loss, the amount of business income loss payment for continuing expenses associated with R&D operations will not be reduced by the amount of net loss in the event the insured was operating at a net loss at the time of loss or damage.</p> <p>This endorsement was created for risks that have R&D operations, which may not be making a profit at the time of covered loss. In the event a business income loss is triggered, the endorsement will provide for payment of continuing expenses associated with R&D operations without reduction for net loss. Thus, the insured is able to fully fund critical R&D during a shut down even if such risk is operating at a net loss at the time of loss or damage to facilities.</p>

Property Insurance

**Supplementary Declarations
For Law Firms Property**

Named Insured and Mailing Address

Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059
Policy Number
Effective Date

Issued by the stock insurance company
indicated below, herein called the

company,

Incorporated under the laws of

Producer No.
Producer

Policy Period

From:
12:01 A.M. standard time at the Named Insured's mailing address shown above.
To:

Covered Perishes \$250,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Perishes Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declaration. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declaration.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Perishes Coverages shown, but under no circumstances will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$250,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Perishes Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Perishes Coverages. If no deductible is shown in the Declarations with the Perishes Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Perishes Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraph.

Property Insurance

**Supplementary Declarations
For Law Firms Property**

Named Insured and Mailing Address

Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059
Policy Number
Effective Date

Issued by the stock insurance company
indicated below, herein called the company.

Incorporated under the laws of

Producer No.
Producer

Policy Period

From:
12:01 A.M. standard time at the Named Insured's mailing address shown above.
To:

Covered Perishes \$250,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Perishes Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declaration. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declaration.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Perishes Coverages shown, but under no circumstances will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$250,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Perishes Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Perishes Coverages. If no deductible is shown in the Declarations with the Perishes Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Perishes Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraph.

Coverages Included in The Blanket Limit Of Insurance:

ACCOUNT'S RECEIVABLE ELECTRONIC DATA PROCESSING PROPERTY FINE ARTS LEASEHOLD INTEREST - BONUS PAYMENT, PREPAID RENT, LEASEHOLD INTEREST TENANT'S LEASE INTEREST LEASEHOLD INTEREST - ELECTRONIC DATA PROCESSING EQUIPMENT	LEASEHOLD INTEREST - UNDAMAGED TENANT'S IMPROVEMENTS & BETTERMENT'S NON - OWNED DETACHED TRAILERS OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS PAIR AND SET PERSONAL PROPERTY OF EMPLOYEES PUBLIC SAFETY SERVICE CHARGES VALUABLE PAPERS
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Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
 - apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services - Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
 - do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.
- The Limits Of Insurance for:
- Debris Removal; and
 - Preparation Of Loss Fees.
- apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.
- You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply. Increased Limits Of Insurance cannot be purchased for:
- Electronic Data And Valuable Papers While At Unspecified Premises; or
 - Electronic Data And Valuable Papers While In Storage Away From Premises.

Coverages Included in The Blanket Limit Of Insurance:

ACCOUNT'S RECEIVABLE ELECTRONIC DATA PROCESSING PROPERTY FINE ARTS LEASEHOLD INTEREST - BONUS PAYMENT, PREPAID RENT, LEASEHOLD INTEREST TENANT'S LEASE INTEREST LEASEHOLD INTEREST - ELECTRONIC DATA PROCESSING EQUIPMENT	LEASEHOLD INTEREST - UNDAMAGED TENANT'S IMPROVEMENTS & BETTERMENT'S NON - OWNED DETACHED TRAILERS OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS PAIR AND SET PERSONAL PROPERTY OF EMPLOYEES PUBLIC SAFETY SERVICE CHARGES VALUABLE PAPERS
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Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
 - apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services - Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
 - do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.
- The Limits Of Insurance for:
- Debris Removal; and
 - Preparation Of Loss Fees.
- apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.
- You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply. Increased Limits Of Insurance cannot be purchased for:
- Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises; or
 - Physical Evidence shown under Any Other Location.

Property Insurance

Supplementary Declarations

Effective Date
Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION	
ACCOUNTS RECEIVABLE	\$ 15,000
BUILDING COMPONENTS	\$ 15,000
COMMUNICATION PROPERTY	\$ 10,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 50,000
FINE ARTS	\$ 15,000
PERSONAL PROPERTY	\$ 25,000
DEBRIS REMOVAL	
PREMISES SHOWN IN THE DECLARATIONS	\$ 100,000
ANY OTHER LOCATION	\$ 25,000
IN TRANSIT	\$ 25,000
DEFERRED PAYMENTS	\$ 5,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES	\$ 25,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE ANY/AY FROM PREMISES	\$ 50,000
EXHIBITION, FAIR OR TRADE SHOW	
ELECTRONIC DATA PROCESSING PROPERTY	\$ 15,000
FINE ARTS	\$ 15,000
PERSONAL PROPERTY	\$ 15,000
FUNGUS CLEAN-UP OR REMOVAL	\$ 25,000
IMPALIMENT OF COMPUTER SERVICES - MALICIOUS PROGRAMMING	
INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK - PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK - ANNUAL AGGREGATE	\$ 50,000
INST ALLATION	
ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

Property Insurance

Supplementary Declarations

Effective Date
Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION	
ACCOUNTS RECEIVABLE	\$ 15,000
BUILDING COMPONENTS	\$ 15,000
COMMUNICATION PROPERTY	\$ 10,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 50,000
FINE ARTS	\$ 15,000
PERSONAL PROPERTY	\$ 25,000
PHYSICAL EVIDENCE	\$ 25,000
DEBRIS REMOVAL	
PREMISES SHOWN IN THE DECLARATIONS	\$ 100,000
ANY OTHER LOCATION	\$ 25,000
IN TRANSIT	\$ 25,000
DEFERRED PAYMENTS	\$ 5,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES	\$ 25,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE ANY/AY FROM PREMISES	\$ 50,000
EXHIBITION, FAIR OR TRADE SHOW	
ELECTRONIC DATA PROCESSING PROPERTY	\$ 15,000
FINE ARTS	\$ 15,000
PERSONAL PROPERTY	\$ 15,000
FUNGUS CLEAN-UP OR REMOVAL	\$ 25,000
IMPALIMENT OF COMPUTER SERVICES - MALICIOUS PROGRAMMING	
INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK - PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK - ANNUAL AGGREGATE	\$ 50,000
INST ALLATION	
ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

Property Coverages

Limit Of Insurance

IN TRANSIT	\$ 50,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
VALUABLE PAPERS	
LOSS OF MASTER KEY	\$ 15,000
LOSS PREVENTION EXPENSES	\$ 10,000
MOBILE COMMUNICATION PROPERTY (GREATER THAN 1,000 FEET FROM A PREMISES SHOWN IN THE DECLARATIONS)	\$ 5,000
MONEY & SECURITIES	
ON PREMISES	\$ 15,000
OFF PREMISES	\$ 15,000
PHYSICAL EVIDENCE	\$ 25,000
POLLUTANT CLEANUP OR REMOVAL	\$ 25,000
PREPARATION OF LOSS FEES	\$ 10,000
RESEARCH AND DEVELOPMENT PROPERTY	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:
**Newly Acquired Premises Or Newly Acquired Or
Constructed Property**

BUILDING	\$1,000,000
PERSONAL PROPERTY	\$ 500,000
PERSONAL PROPERTY AT EXISTING PREMISES	\$ 100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 250,000
ELECTRONIC DATA AND VALUABLE PAPERS	\$ 50,000
COMMUNICATION PROPERTY	\$ 50,000
FINE ARTS	\$ 15,000

Property Coverages

Limit Of Insurance

IN TRANSIT	\$ 50,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
PHYSICAL EVIDENCE	
VALUABLE PAPERS	
LOSS OF MASTER KEY	\$ 15,000
LOSS PREVENTION EXPENSES	\$ 10,000
MOBILE COMMUNICATION PROPERTY (GREATER THAN 1,000 FEET FROM A PREMISES SHOWN IN THE DECLARATIONS)	\$ 5,000
MONEY & SECURITIES	
ON PREMISES	\$ 15,000
OFF PREMISES	\$ 15,000
POLLUTANT CLEANUP OR REMOVAL	\$ 25,000
PREPARATION OF LOSS FEES	\$ 10,000
RESEARCH AND DEVELOPMENT PROPERTY	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:
**Newly Acquired Premises Or Newly Acquired Or
Constructed Property**

BUILDING	\$1,000,000
PERSONAL PROPERTY	\$ 500,000
PERSONAL PROPERTY AT EXISTING PREMISES	\$ 100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 250,000
ELECTRONIC DATA AND VALUABLE PAPERS	\$ 50,000
COMMUNICATION PROPERTY	\$ 50,000
FINE ARTS	\$ 15,000

Property Insurance

Supplementary Declarations

Effective Date
Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

Supplementary Declarations

Effective Date
Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

**Supplementary Declarations
For Law Firms Property**

Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059

Policy Number
Effective Date

Issued by the stock insurance company
indicated below, herein called the

company.

Incorporated under the laws of

Producer No.
Producer

Policy Period

From: 12:01 A.M. standard time at the Named Insured's mailing address shown above.
To:

Covered Premises \$500,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. The Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstances will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$500,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverages. If no deductible is shown in the Declarations with the Premises Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Property Insurance

**Supplementary Declarations
For Law Firms Property**

Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059

Policy Number
Effective Date

Issued by the stock insurance company
indicated below, herein called the company.

Incorporated under the laws of

Producer No.
Producer

Policy Period

From: 12:01 A.M. standard time at the Named Insured's mailing address shown above.
To:

Covered Premises \$500,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. The Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstances will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$500,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverages. If no deductible is shown in the Declarations with the Premises Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Coverages Included In The Blanket Limit Of Insurance:

ACCOUNTS RECEIVABLE	LEASEHOLD INTEREST - UNDAMAGED
ELECTRONIC DATA PROCESSING PROPERTY	TENANT'S IMPROVEMENTS & BETTERMENTS
FINE ARTS	NON - OWNED DETACHED TRAILERS
LEASEHOLD INTEREST -	OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS
BONUS PAYMENT,	PAINT AND SET
PREPAID RENT,	PERSONAL PROPERTY OF EMPLOYEES
SUBLEASE PROFIT,	PUBLIC SAFETY SERVICE CHARGES
TENANT'S LEASE INTEREST	VALUABLE PAPERS
LEASEHOLD INTEREST - ELECTRONIC	
DATA PROCESSING EQUIPMENT	

Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
 - apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services - Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
 - do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.
- The Limits Of Insurance for:
- Debris Removal; and
 - Propagation Of Loss Fees,
- apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.
- You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply.
- Increased Limits Of Insurance cannot be purchased for:
- Electronic Data And Valuable Papers While At Unspecified Premises; or
 - Electronic Data And Valuable Papers While In Storage Away From Premises

Coverages Included In The Blanket Limit Of Insurance:

ACCOUNTS RECEIVABLE	LEASEHOLD INTEREST - UNDAMAGED
ELECTRONIC DATA PROCESSING PROPERTY	TENANT'S IMPROVEMENTS & BETTERMENTS
FINE ARTS	NON - OWNED DETACHED TRAILERS
LEASEHOLD INTEREST -	OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS
BONUS PAYMENT,	PAINT AND SET
PREPAID RENT,	PERSONAL PROPERTY OF EMPLOYEES
SUBLEASE PROFIT,	PHYSICAL EVIDENCE
TENANT'S LEASE INTEREST	PUBLIC SAFETY SERVICE CHARGES
LEASEHOLD INTEREST - ELECTRONIC	VALUABLE PAPERS
DATA PROCESSING EQUIPMENT	

Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
 - apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services - Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
 - do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.
- The Limits Of Insurance for:
- Debris Removal; and
 - Propagation Of Loss Fees,
- apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.
- You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply.
- Increased Limits Of Insurance cannot be purchased for:
- Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises; or
 - Physical Evidence shown under Any Other Location.

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION	
ACCOUNTS RECEIVABLE	\$ 25,000
BUILDING COMPONENTS	\$ 25,000
COMMUNICATION PROPERTY	\$ 25,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 75,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000
DEBRIS REMOVAL	
PREMISES SHOWN IN THE DECLARATIONS	\$ 500,000
ANY OTHER LOCATION	\$ 50,000
IN TRANSIT	\$ 50,000
DEFERRED PAYMENTS	\$ 5,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES	\$ 50,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE ANY/AV FROM PREMISES	\$ 100,000
EXHIBITION, FAIR OR TRADE SHOW	
ELECTRONIC DATA PROCESSING PROPERTY	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000
FUNGUS CLEAN-UP OR REMOVAL	\$ 50,000
IMPAIRMENT OF COMPUTER SERVICES - MALICIOUS PROGRAMMING	
INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK - PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK - ANNUAL AGGREGATE	\$ 50,000
INSTALLATION	
ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION	
ACCOUNTS RECEIVABLE	\$ 25,000
BUILDING COMPONENTS	\$ 25,000
COMMUNICATION PROPERTY	\$ 25,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 75,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000
PHYSICAL EVIDENCE	\$ 50,000
DEBRIS REMOVAL	
PREMISES SHOWN IN THE DECLARATIONS	\$ 500,000
ANY OTHER LOCATION	\$ 50,000
IN TRANSIT	\$ 50,000
DEFERRED PAYMENTS	\$ 5,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES	\$ 50,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE ANY/AV FROM PREMISES	\$ 100,000
EXHIBITION, FAIR OR TRADE SHOW	
ELECTRONIC DATA PROCESSING PROPERTY	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000
FUNGUS CLEAN-UP OR REMOVAL	\$ 50,000
IMPAIRMENT OF COMPUTER SERVICES - MALICIOUS PROGRAMMING	
INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK - PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK - ANNUAL AGGREGATE	\$ 50,000
INSTALLATION	
ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

Property Coverages	Limit Of Insurance
INTRANSIT	\$ 100,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
VALUABLE PAPERS	
LOSS OF MASTER KEY	\$ 25,000
LOSS PREVENTION EXPENSES	\$ 15,000
MOBILE COMMUNICATION PROPERTY (GREATER THAN 1,000 FEET FROM A PREMISES SHOWN IN THE DECLARATIONS)	\$ 10,000
MONEY & SECURITIES	
ON PREMISES	\$ 25,000
OFF PREMISES	\$ 25,000
PHYSICAL EVIDENCE	\$ 50,000
POLLUTANT CLEAN-UP OR REMOVAL	\$ 50,000
PREPARATION OF LOSS FEES	\$ 25,000
RESEARCH AND DEVELOPMENT PROPERTY	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:

Newly Acquired Premises Or Newly Acquired Or Constructed Property

Property Coverages	Limit Of Insurance
BUILDING	\$2,000,000
PERSONAL PROPERTY	\$1,000,000
PERSONAL PROPERTY AT EXISTING PREMISES	\$ 100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$1,000,000
ELECTRONIC DATA AND VALUABLE PAPERS	\$ 150,000
COMMUNICATION PROPERTY	\$ 250,000
FINE ARTS	\$ 25,000

Property Coverages

Property Coverages	Limit Of Insurance
INTRANSIT	\$ 100,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
PHYSICAL EVIDENCE	
VALUABLE PAPERS	
LOSS OF MASTER KEY	\$ 25,000
LOSS PREVENTION EXPENSES	\$ 15,000
MOBILE COMMUNICATION PROPERTY (GREATER THAN 1,000 FEET FROM A PREMISES SHOWN IN THE DECLARATIONS)	\$ 10,000
MONEY & SECURITIES	
ON PREMISES	\$ 25,000
OFF PREMISES	\$ 25,000
POLLUTANT CLEAN-UP OR REMOVAL	\$ 50,000
PREPARATION OF LOSS FEES	\$ 25,000
RESEARCH AND DEVELOPMENT PROPERTY	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:

Newly Acquired Premises Or Newly Acquired Or Constructed Property

Property Coverages	Limit Of Insurance
BUILDING	\$2,000,000
PERSONAL PROPERTY	\$1,000,000
PERSONAL PROPERTY AT EXISTING PREMISES	\$ 100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$1,000,000
ELECTRONIC DATA AND VALUABLE PAPERS	\$ 150,000
COMMUNICATION PROPERTY	\$ 250,000
FINE ARTS	\$ 25,000

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

**Supplementary Declarations
For Law Firms Property**

Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059
Policy Number
Effective Date

Issued by the stock insurance company
indicated below, herein called the

company.

Incorporated under the laws of

Producer No.
Producer

Policy Period

From: 12:01 A.M. standard time at the Named Insured's mailing address shown above.
To:

Covered Premises \$1,000,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.
At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$1,000,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.
Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverages. If no deductible is shown in the Declarations with the Premises Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Property Insurance

**Supplementary Declarations
For Law Firms Property**

Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059
Policy Number
Effective Date

Issued by the stock insurance company
indicated below, herein called the company.

Incorporated under the laws of

Producer No.
Producer

Policy Period

From: 12:01 A.M. standard time at the Named Insured's mailing address shown above.
To:

Covered Premises \$1,000,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.
At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$1,000,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.
Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverages. If no deductible is shown in the Declarations with the Premises Coverages, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Coverages Included In The Blanket Limit Of Insurance:

ACCOUNT'S RECEIVABLE ELECTRONIC DATA PROCESSING PROPERTY FINE ARTS LEASEHOLD INTEREST - BONUS PAYMENT, PREPAID RENT, SUBLEASE PROFIT, TENANT'S LEASE INTEREST LEASEHOLD INTEREST - ELECTRONIC DATA PROCESSING EQUIPMENT	LEASEHOLD INTEREST - UNDAMAGED TENANT'S IMPROVEMENTS & BETTERMENT'S NON - OWNED DETACHED TRAILERS OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS PAIR AND SET PERSONAL PROPERTY OF EMPLOYEES PUBLIC SAFETY SERVICE CHARGES VALUABLE PAPERS
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Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
 - apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services - Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
 - do not apply when the applicable coverage has been excluded as shown in the Declaration or by endorsement to this policy.
- The Limits Of Insurance for:
- Debris Removal; and
 - Preparation Of Loss Fees.
- apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.
- You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductibles will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply.
- Increased Limits Of Insurance cannot be purchased for:
- Electronic Data And Valuable Papers While At Unspecified Premises; or
 - Electronic Data And Valuable Papers While In Storage Away From Premises.

Coverages Included In The Blanket Limit Of Insurance:

ACCOUNT'S RECEIVABLE ELECTRONIC DATA PROCESSING PROPERTY FINE ARTS LEASEHOLD INTEREST - BONUS PAYMENT, PREPAID RENT, SUBLEASE PROFIT, TENANT'S LEASE INTEREST LEASEHOLD INTEREST - ELECTRONIC DATA PROCESSING EQUIPMENT	LEASEHOLD INTEREST - UNDAMAGED TENANT'S IMPROVEMENTS & BETTERMENT'S NON - OWNED DETACHED TRAILERS OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS PAIR AND SET PERSONAL PROPERTY OF EMPLOYEES PUBLIC SAFETY SERVICE CHARGES VALUABLE PAPERS
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Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
 - apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services - Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
 - do not apply when the applicable coverage has been excluded as shown in the Declaration or by endorsement to this policy.
- The Limits Of Insurance for:
- Debris Removal; and
 - Preparation Of Loss Fees.
- apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.
- You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductibles will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply.
- Increased Limits Of Insurance cannot be purchased for:
- Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises; or
 - Physical Evidence shown under Any Other Location.

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION	
ACCOUNTS RECEIVABLE	\$ 25,000
BUILDING COMPONENTS	\$ 25,000
COMMUNICATION PROPERTY	\$ 75,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 50,000
DEBRIS REMOVAL	
PREMISES SHOWN IN THE DECLARATIONS	\$ 500,000
ANY OTHER LOCATION	\$ 50,000
IN TRANSIT	\$ 50,000
DEFERRED PAYMENTS	\$ 5,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES	\$ 50,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE AWAY FROM PREMISES	\$ 100,000
EXHIBITION, FAIR OR TRADE SHOW	
ELECTRONIC DATA PROCESSING PROPERTY	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000
FUNGUS CLEAN-UP OR REMOVAL	\$ 50,000
IMPAIRMENT OF COMPUTER SERVICES - MALICIOUS PROGRAMMING	
INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK - PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK - ANNUAL AGGREGATE	\$ 50,000
INSTALLATION	
ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION	
ACCOUNTS RECEIVABLE	\$ 25,000
BUILDING COMPONENTS	\$ 25,000
COMMUNICATION PROPERTY	\$ 75,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 50,000
PHYSICAL EVIDENCE	\$ 50,000
DEBRIS REMOVAL	
PREMISES SHOWN IN THE DECLARATIONS	\$ 500,000
ANY OTHER LOCATION	\$ 50,000
IN TRANSIT	\$ 50,000
DEFERRED PAYMENTS	\$ 5,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES	\$ 50,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE AWAY FROM PREMISES	\$ 100,000
EXHIBITION, FAIR OR TRADE SHOW	
ELECTRONIC DATA PROCESSING PROPERTY	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000
FUNGUS CLEAN-UP OR REMOVAL	\$ 50,000
IMPAIRMENT OF COMPUTER SERVICES - MALICIOUS PROGRAMMING	
INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK - PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK - ANNUAL AGGREGATE	\$ 50,000
INSTALLATION	
ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

Property Coverages

Limit Of Insurance

INTRANSIT	\$ 100,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
VALUABLE PAPERS	
LOSS OF MASTER KEY	\$ 25,000
LOSS PREVENTION EXPENSES	\$ 15,000
MOBILE COMMUNICATION PROPERTY (GREATER THAN 1,000 FEET FROM A PREMISES SHOWN IN THE DECLARATIONS)	\$ 10,000
MONEY & SECURITIES	
ON PREMISES	\$ 25,000
OFF PREMISES	\$ 25,000
<input checked="" type="checkbox"/> PHYSICAL EVIDENCE	<input checked="" type="checkbox"/> \$ 50,000
POLLUTANT CLEAN-UP OR REMOVAL	\$ 50,000
PREPARATION OF LOSS FEES	\$ 25,000
RESEARCH AND DEVELOPMENT PROPERTY	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:

**Newly Acquired Premises Or Newly Acquired Or
Constructed Property**

Limit Of Insurance

BUILDING	\$2,000,000
PERSONAL PROPERTY	\$1,000,000
PERSONAL PROPERTY AT EXISTING PREMISES	\$ 100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$1,000,000
ELECTRONIC DATA AND VALUABLE PAPERS	\$ 150,000
COMMUNICATION PROPERTY	\$ 250,000
FINE ARTS	\$ 25,000

Property Coverages

Limit Of Insurance

INTRANSIT	\$ 100,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
PHYSICAL EVIDENCE	
VALUABLE PAPERS	
LOSS OF MASTER KEY	\$ 25,000
LOSS PREVENTION EXPENSES	\$ 15,000
MOBILE COMMUNICATION PROPERTY (GREATER THAN 1,000 FEET FROM A PREMISES SHOWN IN THE DECLARATIONS)	\$ 10,000
MONEY & SECURITIES	
ON PREMISES	\$ 25,000
OFF PREMISES	\$ 25,000
POLLUTANT CLEAN-UP OR REMOVAL	\$ 50,000
PREPARATION OF LOSS FEES	\$ 25,000
RESEARCH AND DEVELOPMENT PROPERTY	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:

**Newly Acquired Premises Or Newly Acquired Or
Constructed Property**

Limit Of Insurance

BUILDING	\$2,000,000
PERSONAL PROPERTY	\$1,000,000
PERSONAL PROPERTY AT EXISTING PREMISES	\$ 100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$1,000,000
ELECTRONIC DATA AND VALUABLE PAPERS	\$ 150,000
COMMUNICATION PROPERTY	\$ 250,000
FINE ARTS	\$ 25,000

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

Supplementary Declarations

Effective Date

Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

**Supplementary Declarations
For Law Firms Property**

Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059
Policy Number
Effective Date

Issued by the stock insurance company
indicated below, herein called the

company.

Producer No.

Incorporated under the laws of

Producer

Policy Period

From: 12:01 A.M. standard time at the Named Insured's mailing address shown above.
To:

Covered Premises \$2,000,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$2,000,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverage. If no deductible is shown in the Declarations with the Premises Coverage, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Property Insurance

**Supplementary Declarations
For Law Firms Property**

Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059
Policy Number
Effective Date

Issued by the stock insurance company
indicated below, herein called the company.

Producer No.

Incorporated under the laws of

Producer

Policy Period

From: 12:01 A.M. standard time at the Named Insured's mailing address shown above.
To:

Covered Premises \$2,000,000 Blanket Limit Of Insurance

The Blanket Limit Of Insurance shown above applies only for the Premises Coverages shown below. Unless otherwise stated, this Blanket Limit Of Insurance applies separately at each covered premises shown in the Declarations. This Blanket Limit Of Insurance applies in excess of the applicable deductible shown in the Declarations.

At time of loss, the first Named Insured may elect to apportion this Blanket Limit Of Insurance to one or any combination of the Premises Coverages shown, but under no circumstance will the aggregate apportionment be permitted to exceed the Blanket Limit Of Insurance shown above at any one covered premises. For the purpose of the application of this \$2,000,000 Blanket Limit Of Insurance, all property at one premises shall constitute a single premises.

Separate specific Limits Of Insurance may be purchased for each of these Premises Coverages. If purchased, these Limits Of Insurance and any applicable deductible will be shown in the Declarations with the Premises Coverage. If no deductible is shown in the Declarations with the Premises Coverage, then the Property Deductible will apply. When a specific Limit Of Insurance is purchased for any of these Premises Coverages, such specific Limit Of Insurance will apply in addition to whatever amount the first Named Insured apportions to that coverage at time of loss as provided in the previous paragraphs.

Coverages Included In The Blanket Limit Of Insurance:

ACCOUNT'S RECEIVABLE ELECTRONIC DATA PROCESSING PROPERTY FINE ARTS LEASEHOLD INTEREST - BONUS PAYMENT, PREPAID RENT, SUBLEASE PROFIT, TENANT'S LEASE INTEREST LEASEHOLD INTEREST - ELECTRONIC DATA PROCESSING EQUIPMENT	LEASEHOLD INTEREST - UNDAMAGED TENANT'S IMPROVEMENTS & BETTERMENT'S NON - OWNED DETACHED TRAILERS OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS PAIR AND SET PERSONAL PROPERTY OF EMPLOYEES PUBLIC SAFETY SERVICE CHARGES VALUABLE PAPERS
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Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
 - apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services - Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
 - do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.
- The Limits Of Insurance for:
- Debris Removal; and
 - Preparation Of Loss Fees.
- apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.
- You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply.
- Increased Limits Of Insurance cannot be purchased for:
- Electronic Data And Valuable Papers While At Unspecified Premises; or
 - Electronic Data And Valuable Papers While In Storage Away From Premises.

Coverages Included In The Blanket Limit Of Insurance:

ACCOUNT'S RECEIVABLE ELECTRONIC DATA PROCESSING PROPERTY FINE ARTS LEASEHOLD INTEREST - BONUS PAYMENT, PREPAID RENT, SUBLEASE PROFIT, TENANT'S LEASE INTEREST LEASEHOLD INTEREST - ELECTRONIC DATA PROCESSING EQUIPMENT	LEASEHOLD INTEREST - UNDAMAGED TENANT'S IMPROVEMENTS & BETTERMENT'S NON - OWNED DETACHED TRAILERS OUTDOOR TREES, SHRUBS, PLANTS OR LAWNS PAIR AND SET PERSONAL PROPERTY OF EMPLOYEES PUBLIC SAFETY SERVICE CHARGES VALUABLE PAPERS
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Property Coverages

The Limits Of Insurance shown below:

- are provided for the Premises Coverages and Additional Coverages shown at no additional cost to you;
 - apply separately at each premises shown in the Declarations, except for the following Additional Coverages which apply anywhere within the Coverage Territory:
 - Any Other Location;
 - Deferred Payments;
 - Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises;
 - Exhibition, Fair Or Trade Show;
 - Impairment Of Computer Services - Malicious Programming;
 - Installation;
 - In Transit; or
 - Mobile Communication Property (greater than 1,000 feet from a premises shown in the Declarations); and
 - do not apply when the applicable coverage has been excluded as shown in the Declarations or by endorsement to this policy.
- The Limits Of Insurance for:
- Debris Removal; and
 - Preparation Of Loss Fees.
- apply separately at each premises shown in the Declarations or anywhere within the Coverage Territory.
- You may purchase increased Limits Of Insurance, and we will charge you an additional premium. If you purchase increased Limits Of Insurance for any of these coverages, the Limits Of Insurance shown in the Declarations will reflect your total Limit Of Insurance, including the Limits Of Insurance shown below. Any applicable deductible will be shown in the Declarations with the coverage. If no deductible is shown in the Declarations with the coverage, then the Property Deductible will apply.
- Increased Limits Of Insurance cannot be purchased for:
- Electronic Data And Valuable Papers While At Unspecified Premises;
 - Electronic Data And Valuable Papers While In Storage Away From Premises; or
 - Physical Evidence shown under Any Other Location.

Property Insurance

Supplementary Declarations

Effective Date
Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION	
ACCOUNTS RECEIVABLE	\$ 25,000
BUILDING COMPONENTS	\$ 25,000
COMMUNICATION PROPERTY	\$ 75,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 50,000
DEBRIS REMOVAL	
PREMISES SHOWN IN THE DECLARATIONS	\$ 500,000
ANY OTHER LOCATION	\$ 50,000
IN TRANSIT	\$ 50,000
DEFERRED PAYMENTS	\$ 5,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES	\$ 50,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE ANY/AV FROM PREMISES	\$ 100,000
EXHIBITION, FAIR OR TRADE SHOW	
ELECTRONIC DATA PROCESSING PROPERTY	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000
FUNGUS CLEAN-UP OR REMOVAL	\$ 50,000
IMPAIRMENT OF COMPUTER SERVICES - MALICIOUS PROGRAMMING	
INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK - PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK - ANNUAL AGGREGATE	\$ 50,000
INSTALLATION	
ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

Property Insurance

Supplementary Declarations

Effective Date
Policy Number

Property Coverages

Limit Of Insurance

ANY OTHER LOCATION	
ACCOUNTS RECEIVABLE	\$ 25,000
BUILDING COMPONENTS	\$ 25,000
COMMUNICATION PROPERTY	\$ 75,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 50,000
PHYSICAL EVIDENCE	\$ 50,000
DEBRIS REMOVAL	
PREMISES SHOWN IN THE DECLARATIONS	\$ 500,000
ANY OTHER LOCATION	\$ 50,000
IN TRANSIT	\$ 50,000
DEFERRED PAYMENTS	\$ 5,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE AT UNSPECIFIED PREMISES	\$ 50,000
ELECTRONIC DATA AND VALUABLE PAPERS WHILE IN STORAGE ANY/AV FROM PREMISES	\$ 100,000
EXHIBITION, FAIR OR TRADE SHOW	
ELECTRONIC DATA PROCESSING PROPERTY	\$ 25,000
FINE ARTS	\$ 25,000
PERSONAL PROPERTY	\$ 25,000
FUNGUS CLEAN-UP OR REMOVAL	\$ 50,000
IMPAIRMENT OF COMPUTER SERVICES - MALICIOUS PROGRAMMING	
INSIDE ATTACK	\$ 100,000
OUTSIDE ATTACK - PER OCCURRENCE	\$ 10,000
OUTSIDE ATTACK - ANNUAL AGGREGATE	\$ 50,000
INSTALLATION	
ANY JOB SITE	\$ 5,000
IN TRANSIT	\$ 5,000

Property Coverages

Limit Of Insurance

INTRANSIT	\$ 100,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
VALUABLE PAPERS	
LOSS OF MASTER KEY	\$ 25,000
LOSS PREVENTION EXPENSES	\$ 15,000
MOBILE COMMUNICATION PROPERTY (GREATER THAN 1,000 FEET FROM A PREMISES SHOWN IN THE DECLARATIONS)	\$ 10,000
MONEY & SECURITIES	
ON PREMISES	\$ 25,000
OFF PREMISES	\$ 25,000
PHYSICAL EVIDENCE	\$ 50,000
POLLUTANT CLEANUP OR REMOVAL	\$ 50,000
PREPARATION OF LOSS FEES	\$ 25,000
RESEARCH AND DEVELOPMENT PROPERTY	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:

**Newly Acquired Premises Or Newly Acquired Or
Constructed Property**

Limit Of Insurance

BUILDING	\$2,000,000
PERSONAL PROPERTY	\$1,000,000
PERSONAL PROPERTY AT EXISTING PREMISES	\$ 100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$1,000,000
ELECTRONIC DATA AND VALUABLE PAPERS	\$ 150,000
COMMUNICATION PROPERTY	\$ 250,000
FINE ARTS	\$ 25,000

Property Coverages

Limit Of Insurance

INTRANSIT	\$ 100,000
ACCOUNTS RECEIVABLE	
BUILDING COMPONENTS	
ELECTRONIC DATA PROCESSING PROPERTY	
FINE ARTS	
PERSONAL PROPERTY	
PHYSICAL EVIDENCE	
VALUABLE PAPERS	
LOSS OF MASTER KEY	\$ 25,000
LOSS PREVENTION EXPENSES	\$ 15,000
MOBILE COMMUNICATION PROPERTY (GREATER THAN 1,000 FEET FROM A PREMISES SHOWN IN THE DECLARATIONS)	\$ 10,000
MONEY & SECURITIES	
ON PREMISES	\$ 25,000
OFF PREMISES	\$ 25,000
POLLUTANT CLEANUP OR REMOVAL	\$ 50,000
PREPARATION OF LOSS FEES	\$ 25,000
RESEARCH AND DEVELOPMENT PROPERTY	\$ 10,000

The following displays the Coverages and the applicable Limits Of Insurance for:

**Newly Acquired Premises Or Newly Acquired Or
Constructed Property**

Limit Of Insurance

BUILDING	\$2,000,000
PERSONAL PROPERTY	\$1,000,000
PERSONAL PROPERTY AT EXISTING PREMISES	\$ 100,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$1,000,000
ELECTRONIC DATA AND VALUABLE PAPERS	\$ 150,000
COMMUNICATION PROPERTY	\$ 250,000
FINE ARTS	\$ 25,000

Property Insurance

Supplementary Declarations

Effective Date
Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance

Supplementary Declarations

Effective Date
Policy Number

You may purchase increased Limits Of Insurance for any of the Newly Acquired Premises or Newly Acquired or Constructed Property Limits Of Insurance shown above and we will charge you an additional premium. If you purchase such increased Limits Of Insurance, the Limits Of Insurance shown in the Declarations will reflect your total limit, including the Limits Of Insurance shown above.

Authorized Representative

Property Insurance
Law Firms Extension For
Property Insurance

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Property Insurance
Law Firms Extension For
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**Law Firms Extension For
Property Insurance**

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Law Firms Extension For Property Insurance

Contract

All of the Property Provisions contained in the other property forms that comprise this policy apply, unless they have been deleted or modified by this Law Firms Extension For Property Insurance. The following Premium Coverages are added:

Premises Coverages

Leasehold Interest - Electronic Data Processing Equipment

Subject to the terms and conditions of the Electronic Data Processing Property contract, we will pay for the difference between the:

- actual periodic lease payment for the lost or damaged electronic data processing equipment due during the unexpired term of the lease; and
- periodic payment for the replacement electronic data processing equipment due under the new lease, as a direct result of the cancellation of the lease on such lost or damaged electronic data processing equipment.

not to exceed the applicable Limit Of Insurance for Leasehold Interest - Electronic Data Processing Equipment shown in the Declaration.

The retail price on the replacement electronic data processing equipment may not exceed the original retail price of the lost or damaged electronic data processing equipment.

The cancellation of the lease must:

- be by a valid condition of your lease; and
- result from direct physical loss or damage caused by or resulting from a technology peril to such electronic data processing equipment.

This Premium Coverage applies only:

- for the period of time remaining in your lease on the electronic data processing equipment at the time of loss or damage; and
- at the premises for which a Limit Of Insurance for Electronic Data Processing Property is shown in the Declaration.

The loss or damage must occur at the premises shown in the Declaration.

Physical Evidence

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to physical evidence caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Physical Evidence shown in the Declaration.

Law Firms Extension For Property Insurance

Contract

All of the Property Provisions contained in the other property forms that comprise this policy apply, unless they have been deleted or modified by this Law Firms Extension For Property Insurance. The following Premium Coverages are added:

Premises Coverages

Leasehold Interest - Electronic Data Processing Equipment

Subject to the terms and conditions of the Electronic Data Processing Property contract, we will pay for the difference between the:

- actual periodic lease payment for the lost or damaged electronic data processing equipment due during the unexpired term of the lease; and
- periodic payment for the replacement electronic data processing equipment due under the new lease, as a direct result of the cancellation of the lease on such lost or damaged electronic data processing equipment.

not to exceed the applicable Limit Of Insurance for Leasehold Interest - Electronic Data Processing Equipment shown in the Declaration.

The retail price on the replacement electronic data processing equipment may not exceed the original retail price of the lost or damaged electronic data processing equipment.

The cancellation of the lease must:

- be by a valid condition of your lease; and
- result from direct physical loss or damage caused by or resulting from a technology peril to such electronic data processing equipment.

This Premium Coverage applies only:

- for the period of time remaining in your lease on the electronic data processing equipment at the time of loss or damage; and
- at the premises for which a Limit Of Insurance for Electronic Data Processing Property is shown in the Declaration.

The loss or damage must occur at the premises shown in the Declaration.

Physical Evidence

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to physical evidence caused by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Physical Evidence shown in the Declaration.

Additional Coverages

The following Additional Coverages are added:

Electronic Data And Valuable Papers While In Storage Away From Premises

Subject to the terms and conditions of the:

- Electronic Data Processing Property contract, we will pay for direct physical loss or damage caused by or resulting from a technology peril to electronic data; and
- Account Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for direct physical loss or damage caused by or resulting from a peril not otherwise excluded to valuable papers,

while at a storage facility not shown in the Declarations, not to exceed the Limit Of Insurance for Electronic Data And Valuable Papers While In Storage Away From Premises shown in the Declarations.

This Additional Coverage does not apply to electronic data and valuable papers while:

- in transit;
- at any newly acquired premises or rented premises (other than a storage facility not shown in the Declarations);
- at a court facility; or
- at premises of a law firm, other than you.

Subject to the terms and conditions of the:

- Electronic Data Processing Property contract, we will pay for direct physical loss or damage caused by or resulting from a technology peril to electronic data; and
- Account Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for direct physical loss or damage caused by or resulting from a peril not otherwise excluded to valuable papers,

while at unspecified premises, not to exceed the Limit Of Insurance for Electronic Data And Valuable Papers While At Unspecified Premises shown in the Declarations.

This Additional Coverage does not apply to electronic data and valuable papers while:

- in transit;
- at any newly acquired premises;
- at any storage facility;
- at any exhibition, fair or trade show;
- at a court facility; or
- at premises of a law firm, other than you.

Additional Coverages

The following Additional Coverages are added:

Electronic Data And Valuable Papers While In Storage Away From Premises

Subject to the terms and conditions of the:

- Electronic Data Processing Property contract, we will pay for direct physical loss or damage caused by or resulting from a technology peril to electronic data; and
- Account Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for direct physical loss or damage caused by or resulting from a peril not otherwise excluded to valuable papers,

while at a storage facility not shown in the Declarations, not to exceed the Limit Of Insurance for Electronic Data And Valuable Papers While In Storage Away From Premises shown in the Declarations.

This Additional Coverage does not apply to electronic data or valuable papers while:

- in transit; or
- at any newly acquired premises or rented premises (other than a storage facility not shown in the Declarations).

Subject to the terms and conditions of the:

- Electronic Data Processing Property contract, we will pay for direct physical loss or damage caused by or resulting from a technology peril to electronic data; and
- Account Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for direct physical loss or damage caused by or resulting from a peril not otherwise excluded to valuable papers,

while at unspecified premises, not to exceed the Limit Of Insurance for Electronic Data And Valuable Papers While At Unspecified Premises shown in the Declarations.

This Additional Coverage does not apply to electronic data or valuable papers while:

- in transit;
- at any newly acquired premises;
- at any storage facility; or
- at any exhibition, fair or trade show.

Law Firms Extension For Property Insurance

The Any Other Location Additional Coverage contained in the:

- Electronic Data Processing Property;
 - Accounts Receivable, Fine Arts, Money And Securities And Valuable Papers; and
 - Building And Personal Property;
- contract is deleted and replaced with the following:

Amended Additional Coverages

Any Other Location

Subject to the terms and conditions of the:

- A. Electronic Data Processing Property contract, we will pay for direct physical loss or damage to:

1. electronic data processing equipment; or
2. communication property;

at unspecified premises caused by or resulting from a seaboard peril;

- B. Accounts Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for direct physical loss or damage to fine arts at unspecified premises caused by or resulting from a peril not otherwise excluded;

- C. Accounts Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for the accounts receivable loss you incur caused by or resulting from direct physical loss or damage to your accounts receivable records at unspecified premises caused by or resulting from a peril not otherwise excluded; and

- D. Building And Personal Property contract, we will pay for direct physical loss or damage to:

1. building components;
2. personal property; or
3. research and development property;

at unspecified premises caused by or resulting from a peril not otherwise excluded,

not to exceed the applicable Limit Of Insurance for:

- Electronic Data Processing Equipment;
 - Communication Property;
 - Fine Arts;
 - Accounts Receivable;
 - Building Components;
 - Personal Property; or
 - Research And Development Property;
- shown under Any Other Location in the Declaration.

Amended Additional Coverages

Any Other Location

Subject to the terms and conditions of the:

- A. Electronic Data Processing Property contract, we will pay for direct physical loss or damage to:

1. electronic data processing equipment; or
2. communication property;

at unspecified premises caused by or resulting from a seaboard peril;

- B. Accounts Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for:

1. direct physical loss or damage to fine arts; or
2. the accounts receivable loss you incur caused by or resulting from direct physical loss or damage to your accounts receivable records.

- C. Building And Personal Property contract, we will pay for direct physical loss or damage to:

1. building components;
2. personal property;
3. physical evidence; or
4. research and development property;

at unspecified premises caused by or resulting from a peril not otherwise excluded,

not to exceed the applicable Limit Of Insurance for:

- Electronic Data Processing Equipment;
 - Communication Property;
 - Fine Arts;
 - Accounts Receivable;
 - Building Components;
 - Personal Property; or
 - Physical Evidence; or
 - Research And Development Property;
- shown under Any Other Location in the Declaration.

Amended Additional Coverages

Any Other Location (continued)

This Additional Coverage does not apply to electronic data processing equipment, communication property, fine arts, accounts receivable records, building components, personal property, or research and development property while:

- in transit;
- at any newly acquired premises;
- at any exhibition, fair or trade show;
- at any storage facility;
- at a court facility; or
- at premises of a law firm, other than you.

This Additional Coverage applies only if a Limit Of Insurance for:

- Electronic Data Processing Equipment;
 - Communication Property;
 - Fine Arts;
 - Accounts Receivable;
 - Building Components;
 - Personal Property; or
 - Research And Development Property,
- is shown under Any Other Location in the Declarations.

Newly Acquired Electronic Data And Valuable Papers At Newly Acquired Premises

The Newly Acquired Electronic Data At Newly Acquired Premises Additional Coverage contained in the Electronic Data Processing Property contract is deleted and replaced with the following:

Subject to the terms and conditions of the:

- Electronic Data Processing Property contract, we will pay for direct physical loss or damage to electronic data at newly acquired premises caused by or resulting from a technology peril; and
 - Accounts Receivable, Fine Arts, Money And Securities And Valuable Papers contract, we will pay for direct physical loss or damage to valuable papers at newly acquired premises caused by or resulting from a peril not otherwise excluded.
- not to exceed the applicable Limit Of Insurance for Electronic Data And Valuable Papers shown in the Declarations under Newly Acquired Or Constructed Property.

Amended Additional Coverages

Any Other Location (continued)

This Additional Coverage does not apply to electronic data processing equipment, communication property, fine arts, accounts receivable records, building components, personal property, physical evidence, or research and development property while:

- in transit;
 - at any newly acquired premises; or
 - at any exhibition, fair or trade show.
- This Additional Coverage applies only if a Limit Of Insurance for:
- Electronic Data Processing Equipment;
 - Communication Property;
 - Fine Arts;
 - Accounts Receivable;
 - Building Components;
 - Personal Property;
 - Physical Evidence; or
 - Research And Development Property,
- is shown under Any Other Location in the Declarations.

In Transit

The In Transit Additional Coverage contained in the Building And Personal Property contract is deleted and replaced with the following:

Subject to the terms and conditions of the Building And Personal Property contract, we will pay for direct physical loss or damage to:

- A. personal property, physical evidence, building components, or research and development property while in transit;
- B. personal property being shipped FOB or on other similar terms after the title of a shipment passes to the consignee; or
- C. personal property which has been refused by the consignee, from the time such property has been refused until:

1. the time such property is returned to your premises; or
 2. 14 consecutive days after such property has been refused,
- whichever occurs first.

covered by or resulting from a peril not otherwise excluded, not to exceed the applicable Limit Of Insurance for Personal Property, Physical Evidence, Building Components or Research And Development Property shown under In Transit in the Declarations.

We will not attempt to collect from the consignee, unless you:

- provide us with your written consent to do so; or
- assign us your right of action.

Law Firms Extension For Property Insurance

Amended Additional Coverages

Newly Acquired
Electronic Data And
Valuable Papers At
Newly Acquired
Premises
(continued)

This Additional Coverage applies until the first of the following occurs:

- you report the value of the electronic data or valuable papers at the newly acquired premises to us and we add such electronic data or valuable papers to this policy;
- 180 days pass from the date you acquire the premises; or
- this policy expires.

We will charge you additional premium for the reported values from the date you acquire the premises, if we add such electronic data or valuable papers to this policy.

This Additional Coverage does not apply to electronic data or valuable papers while at a storage facility.

The following Loss Payment Limitations are added:

Loss Payment Limitations

Codes Involving
Professional Conduct

We will not pay for any increase in loss or damage attributable to any ordinance or law regulating professional conduct.

Physical Evidence

We will not pay for loss or damage to physical evidence, except as provided for under the Physical Evidence Premiums Coverage.

The following Additional Definition is added:

Additional Definition

Physical Evidence

Physical evidence means any property which is going to be utilized as proof in a legal proceeding. Physical evidence does not mean electronic data.

Amended Additional Coverages

In Transit
(continued)

We will also pay for:

- the necessary additional expenses you incur to inspect, repack and reship personal property damaged by a peril not otherwise excluded;
 - general average and salvage charges that may be assessed against your covered personal property shipments that are water borne; and
 - loss or damage to personal property during loading and unloading of that property from a transportation container by a peril not otherwise excluded.
- not to exceed the applicable Limit Of Insurance for Personal Property shown under In Transit in the Declarations.

This Additional Coverage does not apply:

- to any personal property, building, construction or research and development property while in transit to or from any exhibition, fair or trade show;
- to subcontractors' supplies;
- when you are acting as a carrier for hire;
- if you have purchased separate ocean marine insurance that covers any property in transit;
- to shipments by rail, unless registered;
- to electronic data processing property;
- to fine arts; or
- to loss or damage to any property insured under the International Air Shipments Additional Coverage.

The Newly Acquired Electronic Data At Newly Acquired Premises Additional Coverage contained in the Electronic Data Processing Property contract is deleted and replaced with the following:

Newly Acquired
Electronic Data And
Valuable Papers At
Newly Acquired
Premises

- Subject to the terms and conditions of the:
- Electronic Data Processing Property contract, we will pay for direct physical loss or damage to electronic data at newly acquired premises caused by or resulting from a technology theft; and
- Accounts Receivable, Firms A/Rs, Money And Securities And Valuable Papers contract; we will pay for direct physical loss or damage to valuable papers at newly acquired premises caused by or resulting from a peril not otherwise excluded.

not to exceed the applicable Limit Of Insurance for Electronic Data And Valuable Papers shown in the Declarations under Newly Acquired Premises Or Newly Acquired Or Constructed Property.

- This Additional Coverage applies until the first of the following occurs:
- you report the value of the electronic data or valuable papers at the newly acquired premises to us and we add such electronic data or valuable papers to this policy;
 - 180 days pass from the date you acquire the premises; or

Amended Additional Coverages

Newly Acquired Electronic Data And Valuable Papers At Newly Acquired Premises
(continued)

- this policy expires.
- We will charge you additional premium for the reported values from the date you acquire the premises, if we add such electronic data or valuable papers to this policy.
- This Additional Coverage does not apply to electronic data or valuable papers while at a storage facility.

The following Loss Payment Limitations are added:

Loss Payment Limitations

Codes Involving Professional Conduct

We will not pay for any increase in loss or damage attributable to any ordinance or law regulating professional conduct.

Physical Evidence

- We will not pay for loss or damage to physical evidence, except as provided for under the:
- Physical Evidence Premises Coverage;
 - Any Other Location Amended Additional Coverage; or
 - In Transit Amended Additional Coverage.

The following Additional Definition is added:

Additional Definition

Physical Evidence

Physical evidence means any property which is going to be utilized as proof in a legal proceeding. Physical evidence does not mean electronic data.