

COUNCIL ACTION FORM

SUBJECT: RENEWAL OF ICAP MEMBERSHIP TO PROCURE CASUALTY AND LIABILITY INSURANCE COVERAGES

BACKGROUND:

The City's annual membership in the Iowa Community Assurances Pool (ICAP) expires on June 30, 2020. The City has been a member of ICAP since July 1, 2004 and secures its casualty and liability coverages through this membership. ICAP is a member-owned and funded group insurance pool for Iowa public entities. ICAP provides similar protection to approximately 300 cities, 70 counties, 50 fair boards, and over 250 other public entities.

ICAP provides coverage to the City for General (Third Party) Liability, Vehicle and Transit Bus Liability, Bookmobile Physical Damage, Public Officials Wrongful Acts, Police Professional Liability, and Employee Theft (Bond).

City staff did not seek alternatives to this program this year. Membership in the ICAP pool is a long-term commitment based on the fundamentals of rate stability, availability of coverages meeting the City's needs, and the quality of services (underwriting, loss control, and claims handling). A summary of ICAP's quote for these services showing the current and upcoming year's proposed fees is shown below:

	FY 2020/21 Quote	FY 2019/20 Current
Type of Coverage and Amount:	\$15 million limits	\$15 million limits
General Liability (\$2,000,000)	\$189,258	\$197,723
Bond, incl. fee	4,689	4,689
Automobile (\$2,000,000)	222,569	222,636
Public Officials (\$2,000,000)	36,745	33,908
Law Enforcement (\$2,000,000)	30,271	27,790
Bookmobile Damage (\$261,300)	578	578
Excess Liability (\$13,000,000)	115,836	116,589
Subtotal Cost	\$599,946	\$603,913
ICAP Membership Credit*	(97,025)	(93,414)
Total Net (Invoice) Cost	\$502,921	\$510,499

*See notes below related to Credit.

The quote for coverage is a slight decrease from the quote for FY 2019/20. This decrease is enhanced by a slightly higher membership credit from ICAP for the renewal

year. Therefore, the FY 2020/21 Total Net Cost is a decrease of 1% from the Total Net Cost for FY 2019/20.

Although the ICAP Board has consistently issued a credit each year since the City has been a member, it is not included in the Risk Management Budget, since the issuance of the credit is not guaranteed. The amount of the credit can vary from year to year. The membership credit varies each year and is based on the size and financial condition of the pool, including such factors as loss experience and investment income. This year's credit is \$97,025. **As in past years, this amount will be used to directly offset the July 1 renewal invoice.**

The FY 2020/21 Budget includes funding in the amount of \$678,148 for liability coverage.

ALTERNATIVES:

1. Accept the quote for renewal of the City's membership in the Iowa Communities Assurance Pool (ICAP), with the net cost of \$502,921 for the coverages indicated above.
2. Direct staff to seek other alternatives for casualty and liability insurance.

CITY MANAGER'S RECOMMENDED ACTION:

The City's membership in ICAP continues to result in receiving excellent casualty and liability coverages and associated services at a competitive price.

Therefore, it is the recommendation of the City Manager that the City Council adopt Alternative No. 1, thereby accepting the quote for renewal of the City's membership in the Iowa Communities Assurance Pool (ICAP), with the net cost of \$502,921 for the coverages indicated above.



May 1, 2020

Bill Walton, Risk Manager
City of Ames
PO Box 811
Ames, IA 50010

Dear Bill:

For the twenty-eighth consecutive year, the ICAP Board of Directors has approved property and casualty credits to every ICAP member that has fully funded its Cumulative Reserve Fund (CRF).

This initiative, the CRF return program, will benefit 683 ICAP members this year, and is made possible because of *you* – the ICAP membership. Your commitment to the program – its overall loss experience and financial condition – make for a stable Pool and enable us to give back to the ICAP membership. The CRF return program is evidence not only of this, but also of the strength and viability of ICAP as a whole.

In 2020, ICAP will return a total of almost \$2.8 million to the ICAP membership. Your entity alone will receive \$97,025.72 from the member credit program this year. This credit will be awarded to you in the form of a voucher, the amount for which may be deducted from your invoiced anniversary contribution. The credit voucher should be returned to our office when you remit your contribution payment, which should be the invoiced amount *less* the credit listed on your voucher. If you have questions about this voucher, please contact your ICAP underwriter for assistance.

On behalf of the ICAP Board of Directors, we appreciate your continued support and participation in the Pool, and look forward to our continued efforts in working together to make ICAP the premier risk-sharing Pool in the nation.

Sincerely,

Jody E. Smith, Chairman | ICAP Board of Directors

JES:jeb

CC: Steve Goodhue
KTA LLC dba Knapp Tedesco Insurance Agency

5701 Greendale Road • Johnston, IA 50131
www.icapiowa.com • (T) 800-383-0116 • (F) 800-689-1918
Loss Control: 800-239-7557 • Claims: 888-520-4074



INVOICE

FOR

City of Ames

Anniversary Date: 07/01/2020

5701 Greendale Road
Johnston, IA 50131
www.icapiowa.com



Member Invoice

Member Name: City of Ames
Policy Number: R0535PC2020-1

Anniversary Date: 07/01/2020

Coverage	Limit of Coverage	Contribution
General Liability	\$2,000,000	\$189,258
Auto Liability	\$2,000,000	\$222,569
Law Enforcement Liability	\$2,000,000	\$30,271
Public Officials Liability	\$2,000,000	\$36,745
Excess Liability	\$13,000,000	\$115,836
Vehicles	\$261,300	\$578
Bond	\$1,000,000	\$4,689
TOTAL CONTRIBUTION		\$599,946

MAKE CHECKS PAYABLE TO IOWA COMMUNITIES ASSURANCE POOL ON OR BEFORE:
07/01/2020

ICAP accepts online payments! To pay your invoice online, please visit www.icapiowa.com, click "Pay Now" at top right of home page and follow the instructions provided. There is no fee for paying online. If preferred, members may also issue a check payable to the Iowa Communities Assurance Pool. Please note: providing a check as payment authorizes us to either use the information from your check to make a one-time electronic fund transfer (EFT) from your account or process the payment as a check transaction. If you have questions or wish to discuss, please contact the ICAP office via 1-800-383-0116.



Anniversary Information Acknowledgement

The undersigned representative of the City of Ames acknowledges that he/she:

- Reviewed the information provided on all Iowa Communities Assurance Pool applications and all applicable supplemental applications.
- Reviewed all applicable property and vehicle schedules.
- Confirms, to the best of his/her knowledge, that all information provided is complete and accurate.
- Reviewed the optional coverage(s) offered by the Iowa Communities Assurance Pool for increased limits. After consideration of the coverage(s) offered and the contribution for same, City of Ames has elected to:
 - Waive any and all coverage(s) and any applicable contribution charges. City of Ames understands that to add increased limits coverage in the future, it will be subject to Iowa Communities Assurance Pool's approval and underwriting guidelines at the time of the request and that such request must be made in writing. In addition, City of Ames will not hold the Iowa Communities Assurance Pool responsible for this decision to waive optional coverage(s).
 - Accept the increased limits: _____
(Limit of Liability Accepted)

Executed on the _____ day of _____, in the year _____, by the undersigned duly authorized officer of the Governmental Subdivision City of Ames indicated below:

By: _____

Title: _____

Member: City of Ames

Member Number: 0535

Anniversary Date: 07/01/2020



Quote Summary

City of Ames

Anniversary Date: 07/01/2020

Coverage	Contribution	Limit of Coverage	Deductible	Retroactive Date	Coverage Effective
General Liability	\$189,258	\$2,000,000	\$100,000	07/01/2020	7/1/2020
Auto Liability	\$222,569	\$2,000,000	\$25,000	07/01/2020	7/1/2020
Law Enforcement Liability	\$30,271	\$2,000,000	\$25,000	07/01/2020	7/1/2020
Public Officials Liability	\$36,745	\$2,000,000	\$25,000	07/01/2020	7/1/2020
Excess Liability	\$115,836	\$13,000,000		07/01/2020	7/1/2020
Vehicles	\$578	\$261,300	See Schedule	07/01/2020	7/1/2020
Bond	\$4,689			07/01/2020	7/1/2020
TOTAL CONTRIBUTION	\$599,946				
FINAL CONTRIBUTION	\$599.946				

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This quotation expires on the Proposed Effective Date.



Iowa Communities Assurance Pool

Commitment to Continue Membership

I, City of Ames, do hereby affix my signature to this form and promise to submit the contribution of \$599,946.00 (less attached vouchers if applicable) by _____ . In order to fulfill this commitment, our payment will be received by the Iowa Communities Assurance Pool, at the address on this form, no later than _____ .

Printed Name _____

Signature _____

Date _____

Iowa Communities Assurance Pool
5701 Greendale Road
Johnston, IA 50131



Iowa Communities Assurance Pool

Schedule of Covered Vehicles

City of Ames

Effective Date: 07/01/2020

Printed on: 05/14/2020

2 - 515 Clark Ave. Ames, IA 50010

#	Year	Make	Model	VIN	Type	Value	Valuation Comp	Ded	Coll	Ded
243	2015	Bluebird	T3FE3107A #930	1BABFCP A8FF3121 23	Lt. Med Trucks	261,300	ACV Y	\$1,000	Y	\$1,000

Total Location Vehicle Value: 261,300

99 - Liability Only Ames, IA 50010

#	Year	Make	Model	VIN	Type	Value	Valuation Comp	Ded	Coll	Ded
1	2007	Chevrolet	Colorado #865	5091	Passenger Car/Vans/Pickups		Liability Only N		N	
2	2007	Chevrolet	Colorado #875	3925	Passenger Car/Vans/Pickups		Liability Only N		N	
3	2005	Chevrolet	Colorado (ED) #812	7161	Passenger Car/Vans/Pickups		Liability Only N		N	
4	2006	Chevrolet	Colorado (Insp) #830	8548	Passenger Car/Vans/Pickups		Liability Only N		N	
5	2006	Chevrolet	Colorado (Insp) #831	7736	Passenger Car/Vans/Pickups		Liability Only N		N	
6	2012	Chevrolet	Colorado (ROW Maint.) #326	9349	Passenger Car/Vans/Pickups		Liability Only N		N	



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7	2012	Chevrolet	Colorado (Sign & Signal) #935	0112	Passenger Car/Vans/Pickups	Liability Only	N	N
8	2011	Chevrolet	Express (WPC Operations) #192	0086	Passenger Car/Vans/Pickups	Liability Only	N	N
9	2004	Chevrolet	Silverado (FD) #803	5380	Passenger Car/Vans/Pickups	Liability Only	N	N
10	2012	Ford	Expedition (PW Engr.) #336	9855	Passenger Car/Vans/Pickups	Liability Only	N	N
11	2006	Ford	Freestyle (FD) #835	2810	Passenger Car/Vans/Pickups	Liability Only	N	N
12	2014	Ford	Fusion (WPC Admin) #962	3680	Passenger Car/Vans/Pickups	Liability Only	N	N
13	2001	Ford	Taurus (MP) #661	5041	Passenger Car/Vans/Pickups	Liability Only	N	N
14	2005	Ford	E150 Cargo Van (WP) #771	8920	Passenger Car/Vans/Pickups	Liability Only	N	N
15	1998	Ford	E350 Van #769	7932	Passenger Car/Vans/Pickups	Liability Only	N	N
16	2008	Ford	Escape #892	4069	Passenger Car/Vans/Pickups	Liability Only	N	N
17	2013	Ford	Escape (Water Operations) #963	4206	Passenger Car/Vans/Pickups	Liability Only	N	N
18	2007	Chevrolet	Aveo (Customer Service) #886	7621	Passenger Car/Vans/Pickups	Liability Only	N	N



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19	2004	Chevrolet	Malibu #847	5006	Passenger Car/Vans/Pickups	Liability Only	N	N
20	2005	Chevrolet	Astro Van (EPC) #825	3006	Passenger Car/Vans/Pickups	Liability Only	N	N
21	2006	Ford	Explorer (PW-E) #845	1199	Passenger Car/Vans/Pickups	Liability Only	N	N
22	2010	Ford	F150 #63	6626	Passenger Car/Vans/Pickups	Liability Only	N	N
23	2003	Ford	F150 (EPP) #560	2851	Passenger Car/Vans/Pickups	Liability Only	N	N
24	2006	Ford	F150 (EPP) #834	3035	Passenger Car/Vans/Pickups	Liability Only	N	N
25	2010	Dodge	Caravan #2	6667	Passenger Car/Vans/Pickups	Liability Only	N	N
26	2001	Dodge	Ram (WP) #428	5538	Passenger Car/Vans/Pickups	Liability Only	N	N
27	2012	Dodge	Ram 3500 (Elec Distri) #348	5666	Passenger Car/Vans/Pickups	Liability Only	N	N
28	2000	Ford	F150 (FD)	6468	Passenger Car/Vans/Pickups	Liability Only	N	N
29	2010	Ford	F150 (Park/Rec & Aquatic) #96	3315	Passenger Car/Vans/Pickups	Liability Only	N	N
30	2008	Ford	F150 (PW Engineering) #853	8066	Passenger Car/Vans/Pickups	Liability Only	N	N



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31	2003	Ford	F150 (PW-PM) #651	6464	Passenger Car/Vans/Pickups	Liability Only	N	N
32	2010	Ford	F150 (PW-Streets) #151	7566	Passenger Car/Vans/Pickups	Liability Only	N	N
33	2010	Ford	F150 (Right/Way Maint.) #159	6872	Passenger Car/Vans/Pickups	Liability Only	N	N
34	2012	Ford	F150 (Water Operations) #390	0103	Passenger Car/Vans/Pickups	Liability Only	N	N
35	2008	Ford	F250/CyRide #898	7595	Passenger Car/Vans/Pickups	Liability Only	N	N
36	2005	Ford	F250 #767	2049	Passenger Car/Vans/Pickups	Liability Only	N	N
37	2000	Ford	F250 (EPC) #431	7141	Passenger Car/Vans/Pickups	Liability Only	N	N
38	2005	Ford	F250 (P&R) #585	2495	Passenger Car/Vans/Pickups	Liability Only	N	N
39	2006	Ford	F250 (P&R) #833	3772	Passenger Car/Vans/Pickups	Liability Only	N	N
40	2005	Ford	F250 (PW-O) #754	2494	Passenger Car/Vans/Pickups	Liability Only	N	N
41	2005	Ford	F250 (PW-S) #755	7504	Passenger Car/Vans/Pickups	Liability Only	N	N
42	2011	Ford	F250 (Utility Maint.) #101	0900	Passenger Car/Vans/Pickups	Liability Only	N	N



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43	2010	Ford	F350 #66	8978	Passenger Car/Vans/Pickups	Liability Only	N	N
44	2000	Ford	F350 (PU-UM) #439	1381	Passenger Car/Vans/Pickups	Liability Only	N	N
45	1999	Dodge	Ram 3500 (EPP) #234	3625	Passenger Car/Vans/Pickups	Liability Only	N	N
46	2012	Ford	Escape Hybrid (CyRide)	0155	Passenger Car/Vans/Pickups	Liability Only	N	N
47	2007	Ford	F150 #873	7960	Passenger Car/Vans/Pickups	Liability Only	N	N
48	2010	Ford	Escape #102	7841	Passenger Car/Vans/Pickups	Liability Only	N	N
49	2003	Ford	F350 (PW-C) #535	8035	Passenger Car/Vans/Pickups	Liability Only	N	N
50	2007	Ford	F350 (PW-E) #848	7912	Passenger Car/Vans/Pickups	Liability Only	N	N
51	2011	Ford	F350 (Sign/Signal Mntc) #61	3126	Passenger Car/Vans/Pickups	Liability Only	N	N
52	2011	Ford	F350 (Streets) #64	0899	Passenger Car/Vans/Pickups	Liability Only	N	N
53	2010	Ford	F450 (electric meter) #316	6879	Passenger Car/Vans/Pickups	Liability Only	N	N
54	2009	Ford	Ranger #50	3082	Passenger Car/Vans/Pickups	Liability Only	N	N



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55	2000	Ford	Ranger (ED) #403	1376	Passenger Car/Vans/Pickups	Liability Only	N	N
56	2000	Ford	Ranger (MP) #525	1379	Passenger Car/Vans/Pickups	Liability Only	N	N
57	2001	Ford	Ranger (PW-C)	6310	Passenger Car/Vans/Pickups	Liability Only	N	N
58	2000	Ford	Ranger (PW-PM) #446	1377	Passenger Car/Vans/Pickups	Liability Only	N	N
59	2013	Ford	Transit Connect (Purchasing) #954	5366	Passenger Car/Vans/Pickups	Liability Only	N	N
60	2005	GMC	Canyon (FD) #757	6849	Passenger Car/Vans/Pickups	Liability Only	N	N
61	2000	GMC	Yukon (MP) #822	2144	Passenger Car/Vans/Pickups	Liability Only	N	N
62	2007	Honda	Fit (Customer Service) #888	0768	Passenger Car/Vans/Pickups	Liability Only	N	N
63	2008	Miscellaneous	Suzuki Grand Vitara (Elec Engr) #224	0988	Passenger Car/Vans/Pickups	Liability Only	N	N
64	2007	Nissan	Versa (Customer Service) #887	3458	Passenger Car/Vans/Pickups	Liability Only	N	N
65	2013	Nissan	Frontier SUV (Elec Dist) #512	3892	Passenger Car/Vans/Pickups	Liability Only	N	N
66	2013	Nissan	NV200 (Water Meter) #520	9001	Passenger Car/Vans/Pickups	Liability Only	N	N



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67	2007	Toyota	Prius (PW-E) #874	7129	Passenger Car/Vans/Pickups	Liability Only	N	N
68	2010	Toyota	RAV4 #58	3039	Passenger Car/Vans/Pickups	Liability Only	N	N
69	2007	Toyota	Yaris (Customer Service) #885	6378	Passenger Car/Vans/Pickups	Liability Only	N	N
70	2011	International	7300 #69	6157	Dump Trucks	Liability Only	N	N
71	2011	International	7300 #70	6159	Dump Trucks	Liability Only	N	N
72	2011	International	7300 #71	6158	Dump Trucks	Liability Only	N	N
73	2011	International	7300 #72	6160	Dump Trucks	Liability Only	N	N
74	2011	International	7300 #73	6156	Dump Trucks	Liability Only	N	N
75	2010	International	7000 Series (dump/snow) #18	9715	Dump Trucks	Liability Only	N	N
76	2005	American	LaFrance (FD) #813	6967	Fire Trucks	Liability Only	N	N
77	2003	American	LaFrance Rescue (FD) #800	5645	Fire Trucks	Liability Only	N	N
78	2003	American	LaFrance Rescue (FD) #802	3107	Fire Trucks	Liability Only	N	N



Schedule of Covered Vehicles

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79	2008	Chevrolet	Tahoe (Fire) #943	2913	Fire Trucks	Liability Only	N	N
80	1989	Ford	Pumper (FD) #811	6815	Fire Trucks	Liability Only	N	N
81	1996	Freightliner	Pumper (FD) #806	4328	Fire Trucks	Liability Only	N	N
82	2002	Pierce	Ladder Truck (FD) #801	2503	Fire Trucks	Liability Only	N	N
83	2009	Freightliner	(Streets) #931	8061	Heavy	Liability Only	N	N
84	2009	Freightliner	(Streets) #932	8062	Heavy	Liability Only	N	N
85	2006	Freightliner	Hazardous Material Truck #863	0962	Heavy	Liability Only	N	N
86	2012	Freightliner	M2 (Utility Maintenance) #76	9827	Heavy	Liability Only	N	N
87	2011	Freightliner	M2-106 (Elec. Dist.) #17	9897	Heavy	Liability Only	N	N
88	2005	Freightliner	M2106 Truck (PW-RR) #740	4943	Heavy	Liability Only	N	N
89	1996	Ford	E150 (MP) #86	3412	Lt. Med Trucks	Liability Only	N	N
90	1997	Ford	F250 (MP) #186	3007	Lt. Med Trucks	Liability Only	N	N



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91	2001	Ford	F350 (P&R)	8812	Lt. Med Trucks	Liability Only	N	N
92	2002	Ford	F350 (PW-T) #434	3992	Lt. Med Trucks	Liability Only	N	N
93	2013	Ford	F350 (WPC Operations) #972	0513	Lt. Med Trucks	Liability Only	N	N
94	2001	Ford	F467 (PW-C)	8813	Lt. Med Trucks	Liability Only	N	N
95	2012	Ford	F550 XL (Traffic) #225	9031	Lt. Med Trucks	Liability Only	N	N
96	2003	Ford	Super Duty (P&R) #533	4585	Lt. Med Trucks	Liability Only	N	N
97	2002	Ford	Super Duty (PW-T) #197	4562	Lt. Med Trucks	Liability Only	N	N
98	1999	International	4700 (PU-UM) #341	4285	Extra Heavy	Liability Only	N	N
99	2013	Chevrolet	Minibus (CyRide) #390	2424	Buses - Transit	Liability Only	N	N
100	2013	Chevrolet	Minibus (CyRide) #391	3851	Buses - Transit	Liability Only	N	N
101	2010	Ford	Aerotech 200 (CyRide) #337	5481	Buses - Transit	Liability Only	N	N
102	2010	Ford	Aerotech 200 (CyRide) #338	5482	Buses - Transit	Liability Only	N	N



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103	2010	Ford	Eldorado (CyRide) #333	5477	Buses - Transit	Liability Only	N	N
104	2010	Ford	Eldorado (CyRide) #334	5478	Buses - Transit	Liability Only	N	N
105	2010	Ford	Eldorado (CyRide) #335	5479	Buses - Transit	Liability Only	N	N
106	2010	Ford	Eldorado (CyRide) #336	5480	Buses - Transit	Liability Only	N	N
107	1999	Gillig	Bus #145	0336	Buses - Transit	Liability Only	N	N
108	2010	Gillig	G27D102N4 (CyRide) #424	9159	Buses - Transit	Liability Only	N	N
109	2010	Gillig	Bus (CyRide) #430	7656	Buses - Transit	Liability Only	N	N
110	2010	Gillig	Bus (CyRide) #431	7657	Buses - Transit	Liability Only	N	N
111	2010	Gillig	Bus (CyRide) #432	7658	Buses - Transit	Liability Only	N	N
112	2010	Gillig	G27D102N4 (CyRide) #418	9153	Buses - Transit	Liability Only	N	N
113	2010	Gillig	G27D102N4 (CyRide) #419	9154	Buses - Transit	Liability Only	N	N
114	2005	Miscellaneous	Orion V Bus #949	2476	Buses - Transit	Liability Only	N	N



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115	2005	Miscellaneous	Orion V Bus #950	2477	Buses - Transit	Liability Only	N	N
116	2005	Miscellaneous	Orion V Bus #951	2478	Buses - Transit	Liability Only	N	N
117	2005	Miscellaneous	Orion V Bus #952	2479	Buses - Transit	Liability Only	N	N
118	2002	Miscellaneous	Orion V Bus (CyRide) #948	1949	Buses - Transit	Liability Only	N	N
119	2006	Miscellaneous	Orion VII 40' Bus #501	2398	Buses - Transit	Liability Only	N	N
120	2006	Miscellaneous	Orion VII 40' Bus #502	2399	Buses - Transit	Liability Only	N	N
121	2006	Miscellaneous	Orion VII 40' Bus #503	2400	Buses - Transit	Liability Only	N	N
122	2006	Miscellaneous	Orion VII 40' Bus #504	2401	Buses - Transit	Liability Only	N	N
123	1981	Miscellaneous	TMC (Mobile Command Unit) #133	0703	Buses - Transit	Liability Only	N	N
124	2010	Gillig	G27D102N4 (CyRide) #425	9160	Buses - Transit	Liability Only	N	N
125	2012	Gillig	LF Transit Bus (CyRide) #105	0451	Buses - Transit	Liability Only	N	N
126	2012	Gillig	LF Transit Bus (CyRide) #106	0452	Buses - Transit	Liability Only	N	N



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127	2012	Gillig	LF Transit Bus (CyRide) #107	0453	Buses - Transit	Liability Only	N	N
128	2012	Gillig	LF Transit Bus (CyRide) #108	0454	Buses - Transit	Liability Only	N	N
129	2012	Gillig	LF Transit Bus (CyRide) #109	0455	Buses - Transit	Liability Only	N	N
130	2012	Gillig	LF Transit Bus (CyRide) #110	0456	Buses - Transit	Liability Only	N	N
131	2012	Gillig	LF Transit Bus (CyRide) #180	0754	Buses - Transit	Liability Only	N	N
132	2012	Gillig	LF Transit Bus (CyRide) #181	0755	Buses - Transit	Liability Only	N	N
133	2012	Gillig	LF Transit Bus (CyRide) #182	0756	Buses - Transit	Liability Only	N	N
134	2012	Gillig	LF Transit Bus (CyRide) #183	0757	Buses - Transit	Liability Only	N	N
135	2012	Gillig	LF Transit Bus (CyRide) #184	0758	Buses - Transit	Liability Only	N	N
136	2008	Gillig	Lowfloor Heavy Duty Bus #186	6085	Buses - Transit	Liability Only	N	N
137	2008	Gillig	Lowfloor Heavy Duty Bus #187	6086	Buses - Transit	Liability Only	N	N
138	2008	Gillig	Lowfloor Heavy Duty Bus #188	6087	Buses - Transit	Liability Only	N	N



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139	2008	Gillig	Lowfloor Heavy Duty Bus #189	6088	Buses - Transit	Liability Only	N	N
140	2014	GMC	Terrain (CyRide) #TBD	3944	Buses - Transit	Liability Only	N	N
141	2012	Miscellaneous	Nova Transit Bus (CyRide) #660	0159	Buses - Transit	Liability Only	N	N
142	2012	Miscellaneous	Nova Transit Bus (CyRide) #661	0160	Buses - Transit	Liability Only	N	N
143	2000	Miscellaneous	Orion Bus #953	1094	Buses - Transit	Liability Only	N	N
144	2000	Miscellaneous	Orion Bus #954	1095	Buses - Transit	Liability Only	N	N
145	2000	Miscellaneous	Orion Bus #955	1097	Buses - Transit	Liability Only	N	N
146	2000	Miscellaneous	Orion Bus #956	1098	Buses - Transit	Liability Only	N	N
147	2000	Miscellaneous	Orion Bus #957	1099	Buses - Transit	Liability Only	N	N
148	2000	Miscellaneous	Orion Bus #958	1100	Buses - Transit	Liability Only	N	N
149	2002	Miscellaneous	Orion Bus #9070	2007	Buses - Transit	Liability Only	N	N
150	2002	Miscellaneous	Orion Bus #9071	2008	Buses - Transit	Liability Only	N	N



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151	2002	MiscellaneousOrion Bus #9072	2009	Buses - Transit	Liability Only	N	N
152	2002	MiscellaneousOrion Bus #9073	2010	Buses - Transit	Liability Only	N	N
153	2002	MiscellaneousOrion Bus #9074	2012	Buses - Transit	Liability Only	N	N
154	2002	MiscellaneousOrion Bus #9075	2013	Buses - Transit	Liability Only	N	N
155	2002	MiscellaneousOrion Bus #9076	2014	Buses - Transit	Liability Only	N	N
156	2002	MiscellaneousOrion Bus #9077	2015	Buses - Transit	Liability Only	N	N
157	2010	Gillig Bus (CyRide) #126	9194	Buses - Transit	Liability Only	N	N
158	2010	Gillig Bus (CyRide) #127	9195	Buses - Transit	Liability Only	N	N
159	2010	Gillig Bus (CyRide) #128	9196	Buses - Transit	Liability Only	N	N
160	2010	Gillig Bus (CyRide) #429	7655	Buses - Transit	Liability Only	N	N
161	2010	Gillig G27D102N4 (CyRide) #420	9155	Buses - Transit	Liability Only	N	N
162	2010	Gillig G27D102N4 (CyRide) #421	9156	Buses - Transit	Liability Only	N	N



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163	2010	Gillig	G27D102N4 (CyRide) #422	9157	Buses - Transit	Liability Only	N	N
164	2010	Gillig	G27D102N4 (CyRide) #423	9158	Buses - Transit	Liability Only	N	N
165	2013	Ford	Fusion #927	3190	Police	Liability Only	N	N
166	2008	Ford	Ranger #922	1638	Passenger Car/Vans/Pickups	Liability Only	N	N
167	2008	Ford	Ranger #923	1639	Passenger Car/Vans/Pickups	Liability Only	N	N
168	2001	Ford	Taurus	2519	Passenger Car/Vans/Pickups	Liability Only	N	N
169	2007	Ford	Taurus (Police) #908	6221	Police	Liability Only	N	N
170	2007	Ford	Crown Victoria #684	9949	Police	Liability Only	N	N
171	2008	Ford	Crown Victoria (Police) #687	3030	Police	Liability Only	N	N
172	2002	Ford	E250 (PD) #538	0775	Passenger Car/Vans/Pickups	Liability Only	N	N
173	2013	Ford	E350 Cargo #405	4469	Police	Liability Only	N	N
174	2006	Chevrolet	Colorado #832	6848	Passenger Car/Vans/Pickups	Liability Only	N	N



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175	2005	Chevrolet	Colorado (PD) #766	4535	Police	Liability Only	N	N
176	2012	Chevrolet	Colorado (Police) #936	0424	Police	Liability Only	N	N
177	2010	Chevrolet	Impala #944	3969	Police	Liability Only	N	N
178	2008	Chevrolet	Impala #98	7650	Police	Liability Only	N	N
179	2009	Dodge	Grand Caravan #19	4781	Police	Liability Only	N	N
180	2013	Ford	Taurus Interceptor #910	2291	Police	Liability Only	N	N
181	2013	Ford	Taurus Interceptor #912	2290	Police	Liability Only	N	N
182	2010	Toyota	Prius #137	8774	Police	Liability Only	N	N
183	2001	Trailer	Welch Trailer (Fire)	7368	Trailers	Liability Only	N	N
184	2004	Trailer	Yacht Club 20B Trailer #744	9909	Trailers	Liability Only	N	N
185	2008	Doolittle	Utility Trailer #940	1514	Trailers	Liability Only	N	N
186	1987	Homemade	Flatbed (ED) #705		Trailers	Liability Only	N	N



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187	1991	Homemade	Flatbed (PW-S) (3086)		Trailers	Liability Only	N	N
188	1977	Homemade	Oil Filtration Trailer (ED) #51		Trailers	Liability Only	N	N
189	2002	Trailer	Alum Line Utility Trailer (ED) #634	1306	Trailers	Liability Only	N	N
190	2006	Trailer	Aluma 548SW Trailer #856	5447	Trailers	Liability Only	N	N
191	2003	Trailer	B&B Utility (PW-T) #631	5662	Trailers	Liability Only	N	N
192	2006	Trailer	Baker Trailer (ED) #837	5917	Trailers	Liability Only	N	N
193	2008	Trailer	Big Tex Trailer #903	00PT	Trailers	Liability Only	N	N
194	2011	Trailer	Carry-On 5'x10' Trailer	1081	Trailers	Liability Only	N	N
195	1985	Trailer	CMP Pole (ED) #640	2920	Trailers	Liability Only	N	N
196	2000	Trailer	Cronkhite Tiltbed (PW-S) #475	1493	Trailers	Liability Only	N	N
197	1981	Trailer	Devine Pole (ED) #630	190C	Trailers	Liability Only	N	N
198	1982	Trailer	Devine Reel (ED) #632	220C	Trailers	Liability Only	N	N



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199	1985	Trailer	Devine Reel (ED) #633	0253	Trailers	Liability Only	N	N
200	1992	Trailer	Devine Reel (EM) #130	0315	Trailers	Liability Only	N	N
201	2008	Trailer	Haulmark CB6X14DS2 #131	9400	Trailers	Liability Only	N	N
202	2003	Trailer	Haulmark Trailer (Fire) #025	3842	Trailers	Liability Only	N	N
203	1971	Trailer	Hogg/Davis Reel (ED) #667	4132	Trailers	Liability Only	N	N
204	1996	Trailer	Kargo King Enclosed Trailer (PW-PM) #62	2262	Trailers	Liability Only	N	N
205	2000	Trailer	Kiefer Core Driller Trailer (PW-E) #393	5962	Trailers	Liability Only	N	N
206	2001	Trailer	Kiefer Pole (ED)	7783	Trailers	Liability Only	N	N
207	1994	Trailer	Kiefer Reel Trailer (ED) #114	1879	Trailers	Liability Only	N	N
208	2000	Trailer	Kiefer Reel Trailer (ED) #408	6187	Trailers	Liability Only	N	N
209	1993	Trailer	Kiefer Safe House (Trailer)(FD) #55	1154	Trailers	Liability Only	N	N
210	2004	Trailer	Kiefer Utility (PW- UM) #737	5679	Trailers	Liability Only	N	N



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211	1997	Trailer	Kiefer Utility Trailer (WP) #178	4131	Trailers	Liability Only	N	N
212	2007	Trailer	Maclander Flatbed Trailer #870	8394	Trailers	Liability Only	N	N
213	2005	Trailer	MacLander Trailer (PW-S) #805	7762	Trailers	Liability Only	N	N
214	1996	Trailer	Nuway Utility Trailer #323	6151	Trailers	Liability Only	N	N
215	2007	Trailer	Road Husky Sign Trailer #879	4549	Trailers	Liability Only	N	N
216	1985	Trailer	Sauder Reel (ED) #642	8009	Trailers	Liability Only	N	N
217	1982	Trailer	Sherman Reilly Wire Pull #171	2275	Trailers	Liability Only	N	N
218	1994	Trailer	Starlite Flatbed (ED) #97	8922	Trailers	Liability Only	N	N
219	2013	Nissan	Versa (Inspections) #561	3N1CN7A P8DL8337 99	Passenger Car/Vans/Pickups	Liability Only	N	N
220	2012	Ford	Focus (Inspections) #562	1FAHP3E 29CL4666 74	Passenger Car/Vans/Pickups	Liability Only	N	N
221	2001	Gillig	40' Phantom/#792	15GCD21 17111111 05	Buses - Transit	Liability Only	N	N



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222	2001	Gillig	40' Phantom/#793	15GCD21 10111111 Buses - Transit 10	Liability Only	N	N
223	2001	Gillig	40' Phantom/#762	15GCD21 11111111 Buses - Transit 16	Liability Only	N	N
224	2001	Gillig	40' Phantom/#700	15GCD21 17111111 Buses - Transit 19	Liability Only	N	N
225	2001	Gillig	40' Phantom/#763	15GCD21 18111111 Buses - Transit 31	Liability Only	N	N
226	2001	Gillig	40' Phantom/#778	15GCD21 18111111 Buses - Transit 76	Liability Only	N	N
227	2001	Gillig	40' Phantom/#779	15GCD21 1X111111 Buses - Transit 77	Liability Only	N	N
228	2001	Gillig	40' Phantom/#785	15GCD21 11111111 Buses - Transit 81	Liability Only	N	N
229	2014	Trailer	K-Bar Trailer w/Power Washer	4K1PT4C 18ED0039Trailers 28	Liability Only	N	N



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230	2002	Gillig	Phantom Bus/#7119	15GCD21 16211112 12	Buses - Transit	Liability Only	N	N
231	2002	Gillig	Phantom Bus/#7118	15GCD21 14211112 11	Buses - Transit	Liability Only	N	N
232	2002	Gillig	Phantom Bus/#7117	15GCD21 19211112 05	Buses - Transit	Liability Only	N	N
233	2002	Gillig	Phantom Bus/#7120	15GCD21 13211112 16	Buses - Transit	Liability Only	N	N
234	2002	Gillig	Phantom Bus/#7121	15GCD21 16211112 26	Buses - Transit	Liability Only	N	N
235	2015	Ford	F350 Pickup #501	1FTRF3B 65FEA413 39	Passenger Car/Vans/Pickups	Liability Only	N	N
236	2015	Ford	F450 #509	1FDUF4G YXFEB32 581	Lt. Med Trucks	Liability Only	N	N
237	2013	Dodge	Grand Caravan #506	2C4RDGC G4DR542 954	Police	Liability Only	N	N



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238	2012	Nissan	Sentra #565	3N1AB6A P8CL7577 36	Passenger Car/Vans/Pickups	Liability Only	N	N
239	2014	Nissan	Frontier #937	1N6AD0C U1EN753 082	Police	Liability Only	N	N
240	2014	Nissan	Frontier #938	1N6AD0C UGEN753 210	Police	Liability Only	N	N
241	2014	Ford	Interceptor #991	1FAHP2M K1EG159 619	Police	Liability Only	N	N
242	2014	Ford	Interceptor #994	1FAHP2M K8EG159 617	Police	Liability Only	N	N
244	2015	GMC	Terrain/CyRide #2122	2GKFLVE K0F63124 62	Passenger Car/Vans/Pickups	Liability Only	N	N
245	2015	Gillig	Lowfloor Bus/Cyride #1111	15GGD27 10F11839 74	Buses - Transit	Liability Only	N	N
246	2015	Gillig	Lowfloor Bus/Cyride #1112	15GGD27 12F11839 75	Buses - Transit	Liability Only	N	N



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247	2015	Gillig	Lowfloor Bus/Cyride #1113	15GGD27 14F11839 Buses - Transit 76	Liability Only	N	N
248	2015	Gillig	Lowfloor Bus/Cyride #1114	15GGD27 16F11839 Buses - Transit 77	Liability Only	N	N
249	2015	Gillig	Lowfloor Bus/Cyride #1115	15GGD27 18F11839 Buses - Transit 78	Liability Only	N	N
250	2015	Gillig	Lowfloor Bus/Cyride #1116	15GGD27 1XF11839 Buses - Transit 79	Liability Only	N	N
251	2015	Dodge	Ram Promaster 3500 #445	3C6URVH G2FE505 Lt. Med Trucks 745	Liability Only	N	N
252	2015	Ford	F550 #521	1FDUF5H Y4FEB32 Lt. Med Trucks 578	Liability Only	N	N
253	2013	Chevrolet	Cruze LS #821	1G1PA5S H8D7149 Passenger 628 Car/Vans/Pickups	Liability Only	N	N
254	2014	Nissan	NV200 #824	3N6CM0K N0EK702 Passenger 181 Car/Vans/Pickups	Liability Only	N	N



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255	2015	Ford	Explorer #993	1FM5K8A R3FGB83 Police 868	Liability Only	N	N
256	2015	Ford	Interceptor #999	1FAHP2M K1FG133 Police 846	Liability Only	N	N
257	2015	Nissan	Leaf #1000	1N4AZ0C P5FC311 Passenger 570 Car/Vans/Pickups	Liability Only	N	N
258	2015	Ford	F550 (S&S) #566	1FDUF5G T6FEC26 Lt. Med Trucks 709	Liability Only	N	N
259	2015	Freightliner	M2106 (ED) #614	1FVACYD T2FHGM0 Heavy 405	Liability Only	N	N
260	2015	Dodge	Ram 3500 (Fleet Services) #722	3C7WRTA J9FG6258 Passenger 53 Car/Vans/Pickups	Liability Only	N	N
261	2014	Chevrolet	Impala #808	2G1WB5E 33E11650 Police 64	Liability Only	N	N
262	2014	Ford	Interceptor #997	1FAHP2M K8EG159 Police 617	Liability Only	N	N



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263	2002	Gillig	Bus/Cyride #7133	15GCD21 11211112 46	Buses - Transit	Liability Only	N	N
264	2002	Gillig	Bus/Cyride #7123	15GCD21 10211112 85	Buses - Transit	Liability Only	N	N
265	2002	Gillig	Bus/Cyride #7124	15GCD21 14211112 87	Buses - Transit	Liability Only	N	N
266	2002	Gillig	Bus/Cyride #7125	15GCD21 18211112 13	Buses - Transit	Liability Only	N	N
267	2002	Gillig	Bus/Cyride #7129	15GCD21 10211112 68	Buses - Transit	Liability Only	N	N
268	2002	Gillig	Bus/Cyride #7130	15GCD21 16211112 79	Buses - Transit	Liability Only	N	N
269	2002	Gillig	Bus/Cyride #7131	15GCD21 10211112 71	Buses - Transit	Liability Only	N	N
270	2016	Ford	Fusion/Cyride #2134	3FA6POL U5GR388 637	Passenger Car/Vans/Pickups	Liability Only	N	N



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271	2016	Freightliner	M2-106 (Electric Distribution) #419	1FVACYD T2GHHE6 Heavy 253	Liability Only	N	N
272	2016	Freightliner	M2-106 (Electric Distribution) #511	1FVACYD T0GHH36 Heavy 252	Liability Only	N	N
273	2016	Ford	F-350 (Electric Tech Services) #807	1FD8X3B 68GEB43 Lt. Med Trucks 241	Liability Only	N	N
274	2015	Chevrolet	Silverado 3500 (Electric Distribution) #810	1GB4KYC G8FF646 Lt. Med Trucks 190	Liability Only	N	N
275	2016	Peterbilt	220 (Streets) #917	3BPPHM7 X2GF591 Heavy 154	Liability Only	N	N
276	2016	Miscellaneous	Nova Buss Monocoque/Cyride #6101	4RKYS92 J1G97752 Buses - Transit 21	Liability Only	N	N
277	2016	Miscellaneous	Nova Bus Monocoque/Cyride #6102	4RKYS92 J3G97752 Buses - Transit 22	Liability Only	N	N
278	2016	Miscellaneous	Nova Bus Monocoque/Cyride #6103	4RKYS92 J5G97752 Buses - Transit 23	Liability Only	N	N



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279	2016	Miscellaneous	Nova Bus Monocoque/Cyride #6104	4RKYS92 J7G97752 Buses - Transit 24	Liability Only	N	N
280	2016	Ford	F-550 #571	1FDUF5G T3GEC53 Lt. Med Trucks 626	Liability Only	N	N
281	2017	International	Work Star #934	3HAWPS UT1HL65 Extra Heavy 5718	Liability Only	N	N
282	2017	International	Work Star #967	3HAWPS UT1HL65 Extra Heavy 5719	Liability Only	N	N
283	2016	Chevrolet	3500 HD #1006 (Elec. Distr.)	1GB4KYC G4GF267 Passenger 284 Car/Vans/Pickups	Liability Only	N	N
284	2016	Dodge	Ram 5500 #1007	3C7WRN BL9GG24 Lt. Med Trucks 9491	Liability Only	N	N
285	2017	Ford	Explorer #1011	1FM5K8A R6HGA37 Police 225	Liability Only	N	N
286	2015	Ford	Taurus Interceptor #1016	1FAHP2M K3FG133 Police 847	Liability Only	N	N



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287	2016	Ford	F-150 Pickup #1050 (Sign & Signal)	1FTFW1E FXGKE99 271	Passenger Car/Vans/Pickups	Liability Only	N	N
288	2016	Ford	F-150 Pickup #1051	1FTFW1E F5GKF06 708	Passenger Car/Vans/Pickups	Liability Only	N	N
289	2016	Ford	Focus #1052 (Bldg. Inspection)	1FADP3F 27GL3513 16	Passenger Car/Vans/Pickups	Liability Only	N	N
290	2014	Ford	Focus #1053 (Bldg. Inspection)	1FADP3F 21EL3904 95	Passenger Car/Vans/Pickups	Liability Only	N	N
291	2015	Chevrolet	Trax #1054 (Fire)	3GNCJRS B7FL2058 64	Passenger Car/Vans/Pickups	Liability Only	N	N
292	2013	Nissan	Rogue S #1056 (Fire)	JN8AS5M V1DW606 786	Passenger Car/Vans/Pickups	Liability Only	N	N
293	2013	Chevrolet	Equinox LS #1057 (IT)	1GNALBE K8DZ122 843	Passenger Car/Vans/Pickups	Liability Only	N	N
294	2011	Chevrolet	1500 #1062	1GCRKP E39BZ271 196	Passenger Car/Vans/Pickups	Liability Only	N	N



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295	2016	Miscellaneous	Case 590 SN #1066	JJGN59S NPGC736 Road Maintenance 166	Liability Only	N	N
296	2002	Gillig	Phantom/Cyride #7132	15GCD21 17211112 Buses - Transit 83	Liability Only	N	N
297	2009	Miscellaneous	Bobcat S185 Skid Loader #48	A3L93579 4 Heavy	Liability Only	N	N
298	2010	John Deere	624K Wheel Loader #67	1DW624K HVA0632 Heavy 167	Liability Only	N	N
299	2010	John Deere	3520 Industrial Tractor #85	LV3520H6 12449 Heavy	Liability Only	N	N
300	2010	Trailer	Sure-Trac Flatbed Trailer #136	5JWU18 2XA10314 Trailers 22	Liability Only	N	N
301	2011	Ford	Ranger #143	1FTLR4F E0BPA18 Passenger 764 Car/Vans/Pickups	Liability Only	N	N
302	2010	Trailer	Sauber Trailer #146	1F9UZ242 XAV0481 Trailers 43	Liability Only	N	N
303	2011	Trailer	Trailerman Trailer #150	5L3EY252 9BL00013 Trailers 1	Liability Only	N	N



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304	2010	Pierce	Pumper Fire Truck #154	4P1CJ01 A1AA011 Fire Trucks 304	Liability Only	N	N
305	2011	Trailer	Doolittle Trailer #160	1DGRS12 2BM0909 Trailers 61	Liability Only	N	N
306	2011	Ford	E-150 Van #190	1FTNE1E Passenger W3BDA70 Car/Vans/Pickups 484	Liability Only	N	N
307	2011	Trailer	ttle T8414 Flatbed Trailer #195	1DGRS14 2SBM092 Trailers 744	Liability Only	N	N
308	2011	Trailer	Haulmark DLX Trailer #198	16HCB12 26BH1879 Trailers 46	Liability Only	N	N
309	2011	Miscellaneous	Kubota M6040 DCT-1 Tractor #217	85425 Heavy	Liability Only	N	N
310	2000	Trailer	B&B UT6X10NR Trailer #226	4L5UA141 3YF00105 Trailers 5	Liability Only	N	N
311	1999	John Deere	210LE Tractor #249	T0210LE8 Heavy 53649	Liability Only	N	N
312	2011	John Deere	332D Skid Loader #303	1T0332DF VBD2073 Heavy 86	Liability Only	N	N



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313	2012	Trailer	Doolittle Rally Sport Trailer #358	1DGRS06 19CM098 Trailers 742	Liability Only	N	N
314	1994	Nissan	Sentra #364	1N4EB31 F2RC881 Police 922	Liability Only	N	N
315	2014	International	7400 #389	1HTWGA AT8EH77 Lt. Med Trucks 5453	Liability Only	N	N
316	2013	Trailer	Doolittle 840 Trailer #402	1DGRS16 29DM001 Trailers 877	Liability Only	N	N
317	2001	Ford	F-450 #471	1FDXF46 FX1ED33 Lt. Med Trucks 564	Liability Only	N	N
318	2014	Miscellaneous	Kubota L4760 HSTC Tractor #500	Heavy	Liability Only	N	N
319	2012	Kia	Forte LX #552	KNAFT4A 21C55977 Passenger 06 Car/Vans/Pickups	Liability Only	N	N
320	2014	Trailer	Alum-Line Trailer #564	1A9UB12 10G22415 Trailers 96	Liability Only	N	N
321	2014	H&H	TC20 Trailer #567	533TC202 8EC23575 Trailers 2	Liability Only	N	N



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322	2014	John Deere	544k Wheel Loader #572	1DW544K ZCEE661 Heavy 559	Liability Only	N	N
323	2015	Miscellaneous	Zetor Proxima 120 Tractor #596	Heavy	Liability Only	N	N
324	2016	Trailer	Look VRLA TE2 Trailer #600	53BLTEA 28GA023 Trailers 016	Liability Only	N	N
325	2013	International	7400 #615	1HTWCA AN5DJ27 Lt. Med Trucks 6131	Liability Only	N	N
326	2003	Ford	F-350 Pickup #663	1FTSF31L 53EA4935 Passenger 0 Car/Vans/Pickups	Liability Only	N	N
327	2015	Miscellaneous	Bobcat S-770 Skid Loader #700	ATF21341 Heavy 5	Liability Only	N	N
328	2007	Ford	F-350 Pickup #706	1FDWW3 7PX7EB4 Lt. Med Trucks 4161	Liability Only	N	N
329	2004	Chevrolet	Express Van #716	1GCGG25 V0412102 Passenger 98 Car/Vans/Pickups	Liability Only	N	N
330	2015	Miscellaneous	Case 580SN Tractor #725	NEC7065 Heavy 42	Liability Only	N	N



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331	2004	John Deere	5320 Tractor #741	LV5320S4 32842	Heavy	Liability Only	N	N
332	2005	John Deere	CS Utility Tractor #747	W004X2X 102790	Road Maintenance	Liability Only	N	N
333	2005	Miscellaneous	Arctic Cat Bearcat Snowmobile #763	4UF055S NW45T11 0705	Motorcycles	Liability Only	N	N
334	2015	Miscellaneous	Bobcat 5600 Toolcat #809	AHG8127 05	Heavy	Liability Only	N	N
335	2006	Miscellaneous	Club Car Utility Carry All #855	RG06336 64643	Road Maintenance	Liability Only	N	N
336	2006	Miscellaneous	Kubota RTV900 #858	KRTV900 A5104795 9	Motorcycles	Liability Only	N	N
337	2015	John Deere	644K Wheel Loader #915	1DW644K BHFE671 975	Heavy	Liability Only	N	N
338	2008	Ford	Ranger #921	1FTYR14 D48PB01 637	Passenger Car/Vans/Pickups	Liability Only	N	N
339	2014	Trailer	Big Tex 35SV-12 Trailer #928	16VVX12 10D2A978 76	Trailers	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

Effective Date: 07/01/2020

Printed on: 05/14/2020

340	2014	International	7300 #933	1HTWAA AR8EH01 Dump Trucks 4752	Liability Only	N	N
341	2013	Miscellaneous	Bobcat VH417 Material Handler #955	ACIC1521 1 Heavy	Liability Only	N	N
342	2013	John Deere	Gator TE #960	1M0T145 EPDM080 Motorcycles 307	Liability Only	N	N
343	2013	John Deere	Gator TE #961	1M0T145 ETDM080 Motorcycles 306	Liability Only	N	N
344	2012	GMC	Terrain #964	2GKFLRE K4C61238 Fire Trucks 96	Liability Only	N	N
345	2014	Trailer	Felling FT-12IT Trailer #968	5FTEE16 21E20022 Trailers 51	Liability Only	N	N
346	2014	Trailer	Aluma 7712H Trailer #969	1YGUS12 7EB10154 Trailers 2	Liability Only	N	N
347	2014	John Deere	624K #978	1DW624K HEF6621 Heavy 12	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

Effective Date: 07/01/2020

Printed on: 05/14/2020

348	2015	Ford	Interceptor #992	1FAHP2M K2FG146 Police 265	Liability Only	N	N
349	2017	Chevrolet	Traverse LS #1038	Passenger Car/Vans/Pickups	Liability Only	N	N
350	2017	Freightliner	M2-106 #1040	1FVHCYC Y2HHJE1 Lt. Med Trucks 210	Liability Only	N	N
351	2016	John Deere	Motorgrader #1064	Road Maintenance	Liability Only	N	N
352	2014	John Deere	624K Wheel Loader #1065	Heavy	Liability Only	N	N
353	2016	Miscellaneous	Zetor Major 80 Tractor #1076	000A3K4J 31UL0448 Heavy 6	Liability Only	N	N
354	2016	Miscellaneous	Bobcat 5600 Toolcat #1077	Heavy	Liability Only	N	N
355	2017	Caterpillar	430F2 Tractor #1089	Heavy	Liability Only	N	N
356	2017	Chevrolet	Equinox LS #1091	Passenger Car/Vans/Pickups	Liability Only	N	N
357	2017	Ford	CyRide/Escape	1FMCU9G D1HUD95 188	Passenger Car/Vans/Pickups	Liability Only	N



Schedule of Covered Vehicles

City of Ames

Effective Date: 07/01/2020

Printed on: 05/14/2020

358	2017	Dodge	CyRide/Ram 5500	3C7WRN AJ5HG76 3193	Passenger Car/Vans/Pickups	Liability Only	N	N
359	2015	Ford	#992/Interceptor	1FAHP2M K2FG146 265	Police	Liability Only	N	N
360	2017	Ford	#1018/Explorer	1FM5K8A RXHGB71 865	Police	Liability Only	N	N
361	2017	Ford	#1033/Fusion S Hybrid	3FA6P0U U4HR274 631	Police	Liability Only	N	N
362	2017	Ford	#1150/Explorer	1FM5K8A R6HGB71 863	Police	Liability Only	N	N
363	2017	Ford	#1096/Explorer	1FM5K8A RXHGB41 183	Police	Liability Only	N	N
364	2017	Trailer	#1113/Midsota Versadump H114	57MBD14 20HA0022 88	Trailers	Liability Only	N	N
365	2017	Chevrolet	#1038/Traverse LS	1GNKVFE D7HJ2825 80	Passenger Car/Vans/Pickups	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

Effective Date: 07/01/2020

Printed on: 05/14/2020

366	2017	Freightliner	#1040/M2-106	1FVHCYC Y2HHJE1 Heavy 210	Liability Only	N	N
367	2016	Ford	#1052/Focus (BI)	1FADP3F 27GL3513 Passenger 16 Car/Vans/Pickups	Liability Only	N	N
368	2016	Miscellaneous	#1076/Zetor Major 80	000A3K4J 31UL0448 Heavy 6	Liability Only	N	N
369	2016	Miscellaneous	#1077/Bobcat 5600 Toolcat	AHG8140 32 Heavy	Liability Only	N	N
370	2017	Caterpillar	#1089/430F2	OHWE00 606 Heavy	Liability Only	N	N
371	2017	Chevrolet	#1091/Equinox 1LG26	2GNFLEE K0H62392 Passenger 58 Car/Vans/Pickups	Liability Only	N	N
372	2017	Ford	#1092/Escape	1FMCU0F 73HUD43 Passenger 858 Car/Vans/Pickups	Liability Only	N	N
373	2017	Ford	#1093/F-150 Pickup	1FTFW1E F1HKD20 Passenger 651 Car/Vans/Pickups	Liability Only	N	N
374	2016	Miscellaneous	#1094/Gehl RS1055CA	RS1055C H90845 Heavy	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

Effective Date: 07/01/2020

Printed on: 05/14/2020

375	2018	Gillig	Low Floor/Cyride #1136	15GGD27 10J31899 Buses - Transit 79	Liability Only	N	N
376	2018	Gillig	Low Floor/Cyride #1137	15GGD27 17J31899 Buses - Transit 80	Liability Only	N	N
377	2018	Gillig	Low Floor/Cyride #1138	15GGD27 19J31899 Buses - Transit 81	Liability Only	N	N
378	2001	Gillig	Low Floor/Cyride	15GGD18 17110712 Buses - Transit 68	Liability Only	N	N
379	2001	Gillig	Low Floor/Cyride	15GGD18 19110712 Buses - Transit 69	Liability Only	N	N
380	2001	Gillig	Low Floor/Cyride	15GGD18 15110712 Buses - Transit 70	Liability Only	N	N
381	2011	Trailer	#195/Doolittle T8414 Flatbed	2755 Trailers	Liability Only	N	N
382	2009	Ford	#196/Crown Victoria	6707 Police	Liability Only	N	N
383	2012	John Deere	#327/310SJ	8397 Heavy	Liability Only	N	N



Schedule of Covered Vehicles

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384	2000	Freightliner	#340/FL80	1660	Lt. Med Trucks	Liability Only	N	N
385	2005	Miscellaneous	#766/Case Tractor	0552	Heavy	Liability Only	N	N
386	2013	Ford	#918/Taurus Interceptor	2292	Police	Liability Only	N	N
387	2019	Chevrolet	Bolt	1G1FY6S 0XK41086 34	Passenger Car/Vans/Pickups	Liability Only	N	N
388	2017	Dodge	Ram 5500 #17899	3C7WRN AJ5HG76 3193	Lt. Med Trucks	Liability Only	N	N
389	2017	Ford	Escape #2135	1FMCU9G D1HUD95 188	Passenger Car/Vans/Pickups	Liability Only	N	N
390	2014	GMC	Terrain #294	2GKFLVE K5E61039 44	Passenger Car/Vans/Pickups	Liability Only	N	N
391	2019	Gillig	G27D102N4 #1139	15GGD27 11K31930 55	Buses - Transit	Liability Only	N	N
392	2012	Ford	Escape #297	1FMCU5K 38CKA10 155	Passenger Car/Vans/Pickups	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

Effective Date: 07/01/2020

Printed on: 05/14/2020

393 0	Trailer	ADDCO AD6200 #774	TBD	Trailers	Liability Only	N	N
394 0	Trailer	Allmond Brothers Eclipse AB2220 APF 25 Lamp #815	TBD	Trailers	Liability Only	N	N
395 0	Trailer	Allmond Brothers Eclipse AB2220 APF 25 Lamp #816	TBD	Trailers	Liability Only	N	N
396 0	Miscellaneous	Altec DB-37 #122	TBD	Heavy	Liability Only	N	N
397 0	Miscellaneous	Bobcat S570 #1109	TBD	Heavy	Liability Only	N	N
398 0	Miscellaneous	Bobcat VH 417 #334	TBD	Heavy	Liability Only	N	N
399 0	Miscellaneous	Bobcat SG60 #223	TBD	Heavy	Liability Only	N	N
400 0	Miscellaneous	Bobcat E50 #988	TBD	Heavy	Liability Only	N	N
401 0	Miscellaneous	Bobcat T595 #1114	TBD	Heavy	Liability Only	N	N
402 0	Miscellaneous	Bobcat 24PLA #1118	TBD	Heavy	Liability Only	N	N
403 0	Miscellaneous	Case DV23 #1131	TBD	Heavy	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

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404 0	Miscellaneous	Case-IH 315 #182	TBD	Heavy	Liability Only	N	N
405 0	Caterpillar	CB22 #929	TBD	Heavy	Liability Only	N	N
406 0	Caterpillar	140M3 #1218L	TBD	Heavy	Liability Only	N	N
407 0	Chevrolet	4500 #1099	TBD	Police	Liability Only	N	N
408 0	Chevrolet	Bolt EV LT #1201L	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
409 0	Chevrolet	Bolt EV LT #1200	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
410 0	Chevrolet	Colorado #901	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
411 0	Miscellaneous	Clarke Grizzly #112	TBD	Lt. Med Trucks	Liability Only	N	N
412 0	Miscellaneous	SS125 #21	TBD	Heavy	Liability Only	N	N
413 0	Dodge	Ram 2500 #1149	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
414 0	Miscellaneous	Edge 503607 #213	TBD	Lt. Med Trucks	Liability Only	N	N
415 0	Ford	Focus 4 DR Sedan S #1225	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N



Schedule of Covered Vehicles

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416 0	Ford	Focus 4 DR Sedan S #1226	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
417 0	Ford	Focus 4 DR Sedan S #1227	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
418 0	Ford	Focus 4 DR Sedan S #1228	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
419 0	Ford	Focus #1176	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
420 0	Ford	Explorer #1013	TBD	Police	Liability Only	N	N
421 0	Ford	Explorer #1014	TBD	Police	Liability Only	N	N
422 0	Ford	Explorer #1015	TBD	Police	Liability Only	N	N
423 0	Ford	Explorer #1019	TBD	Police	Liability Only	N	N
424 0	Ford	Explorer #1156	TBD	Police	Liability Only	N	N
425 0	Ford	Explorer #1157	TBD	Police	Liability Only	N	N
426 0	Ford	F150 #421	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
427 0	Ford	F350 #433	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

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428 0	Ford	Ranger #474	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
429 0	Ford	F150 #823	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
430 0	Ford	F350 #1094	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
431 0	Ford	F150 #1130	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
432 0	Ford	F250 #1148	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
433 0	Ford	F150 #1192	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
434 0	Ford	Explorer #1194	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
435 0	Miscellaneous	GEHL RS1055CA #1124	TBD	Heavy	Liability Only	N	N
436 0	Miscellaneous	Graco IV 5900 #115	TBD	Lt. Med Trucks	Liability Only	N	N
437 0	Miscellaneous	Graco 231-378 #116	TBD	Lt. Med Trucks	Liability Only	N	N
438 0	Miscellaneous	Graco IV 3900 #117	TBD	Lt. Med Trucks	Liability Only	N	N
439 0	Miscellaneous	Graco 262-004 #118	TBD	Lt. Med Trucks	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

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440 0	Miscellaneous	Graco 262-004 #939	TBD	Lt. Med Trucks	Liability Only	N	N
441 0	Miscellaneous	Grasshopper 227 #966	TBD	Lt. Med Trucks	Liability Only	N	N
442 0	Miscellaneous	Grasshopper 225K #1104	TBD	Lt. Med Trucks	Liability Only	N	N
443 0	Miscellaneous	Grasshopper 329 #1105	TBD	Lt. Med Trucks	Liability Only	N	N
444 0	Miscellaneous	Green Machine RS414 #893	TBD	Lt. Med Trucks	Liability Only	N	N
445 0	Miscellaneous	Hurco SDT-400 #233	TBD	Heavy	Liability Only	N	N
446 0	Miscellaneous	Husqvarna FS 5000D #1073	TBD	Lt. Med Trucks	Liability Only	N	N
447 0	Trailer	IMAGO(ADDCO) Sign, Solar, Arrow Board, Trailer Mount	TBD	Trailers	Liability Only	N	N
448 0	International	7500 SFA 6X4 #977	TBD	Dump Trucks	Liability Only	N	N
449 0	International	7500 SFA 6X4 #979	TBD	Dump Trucks	Liability Only	N	N
450 0	International	7500 SFA 6X4 #1047	TBD	Dump Trucks	Liability Only	N	N



Schedule of Covered Vehicles

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451 0	Miscellaneous	JLG E450 AJ #1126	TBD	Heavy	Liability Only	N	N
452 0	John Deere	210L #437	TBD	Heavy	Liability Only	N	N
453 0	Miscellaneous	Kodiak HD84 #400	TBD	Lt. Med Trucks	Liability Only	N	N
454 0	Miscellaneous	Kubota RTV-X900WL-H #913	TBD	Lt. Med Trucks	Liability Only	N	N
455 0	Miscellaneous	LT-Rich Z-Max #1185	TBD	Lt. Med Trucks	Liability Only	N	N
456 0	Miscellaneous	Morbark M12R #731	TBD	Lt. Med Trucks	Liability Only	N	N
457 0	Trailer	Speed Monitor Trailer #616	TBD	Police	Liability Only	N	N
458 0	Nissan	Frontier #1196	TBD	Police	Liability Only	N	N
459 0	Nissan	Frontier #1197	TBD	Police	Liability Only	N	N
460 0	Miscellaneous	ODB LCT650 #522	TBD	Heavy	Liability Only	N	N
461 0	Miscellaneous	ODB LCT650 #523	TBD	Heavy	Liability Only	N	N
462 0	Miscellaneous	Ram Promaster 1500 #820	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

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463 0	Miscellaneous	Ram Promaster City ST VMDL51 #1177	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
464 0	Miscellaneous	Ram Promaster City #1100	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
465 0	Miscellaneous	Ram 1500 4WD #418	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
466 0	Miscellaneous	Ram 4500 #524	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
467 0	Miscellaneous	Ram Promaster 2500 #504	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
468 0	Miscellaneous	Ram Promaster City SLT #1039	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
469 0	Miscellaneous	Ram 4500 #920	TBD	Passenger Car/Vans/Pickups	Liability Only	N	N
470 0	Miscellaneous	Ring-O-Matic 550- Vac Ex #382	TBD	Heavy	Liability Only	N	N
471 0	Miscellaneous	Sherman Reilly U1000XA #526	TBD	Heavy	Liability Only	N	N
472 0	Miscellaneous	Sherman Reilly Puller, Wire, Underground #3048	TBD	Heavy	Liability Only	N	N
473 0	Miscellaneous	Smithco Sandstar III #849	TBD	Lt. Med Trucks	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

Effective Date: 07/01/2020

Printed on: 05/14/2020

474 0	Miscellaneous	TMC T30 #133	TBD	Lt. Med Trucks	Liability Only	N	N
475 0	Miscellaneous	Toro Proline 48 #785	TBD	Lt. Med Trucks	Liability Only	N	N
476 0	Miscellaneous	Toro 30694 #222	TBD	Lt. Med Trucks	Liability Only	N	N
477 0	Trailer	Ver-Mac PCMS-320 #532	TBD	Trailers	Liability Only	N	N
478 0	Trailer	Ver-Mac PCMS-548 #573	TBD	Trailers	Liability Only	N	N
479 0	Trailer	Ver-Mac PCMS-548 #609	TBD	Trailers	Liability Only	N	N
480 0	Trailer	Ver-Mac PCMS-548 #610	TBD	Trailers	Liability Only	N	N
481 0	Miscellaneous	Vermeer BC 1800XL #617	TBD	Lt. Med Trucks	Liability Only	N	N
482 0	Volvo	L90H #1217L	TBD	Heavy	Liability Only	N	N
483 0	Volvo	L90G #1216L	TBD	Heavy	Liability Only	N	N
484 2020	Ford	CyRide #20898/F-250 Pickup	1FTBF2B 6LEC7400 5	Passenger Car/Vans/Pickups	Liability Only	N	N



Schedule of Covered Vehicles

City of Ames

Effective Date: 07/01/2020

Printed on: 05/14/2020

Total Location Vehicle Value: 0

Total ACV Value: 261,300 **Total RC Value:** 0 **Total SA Value:** 0 **Grand Total Vehicle Value:** 261,300

Iowa Communities Assurance Pool

General Liability Breakout

City of Ames

Anniversary: 7/1/2020

	Total Contribution	% of Total
Net Operating Expenditures	\$157,599	83.24 %
Secondary Loading		
Bridges	\$5,147	2.72 %
Bridges - Pedestrian	\$412	0.22 %
Dams	\$1,917	1.01 %
Diving Boards	\$48	0.03 %
Fire/Rescue Boat	\$234	0.12 %
Golf Course Receipts	\$11,371	6.01 %
Lake (higher charge than base)	\$936	0.49 %
Public Housing Authority	\$4,679	2.47 %
Skateboard Parks	\$234	0.12 %
Swimming Pools/Lakes	\$934	0.51 %
Waterslides	\$1,869	1.01 %
Herbicide Pesticide	\$1,046	0.55 %
Liquor Liability	\$2,832	1.50 %
GL Excess	\$45,783	
Total	\$235,041	
Public Officials Wrongful Acts	\$36,745	
POL Excess	\$8,889	
Total	\$45,634	
Law Enforcement	\$30,271	
LEL Excess	\$7,323	
Total	\$37,594	
Bond	\$4,689	

Iowa Communities Assurance Pool

Auto Liability Breakout

City of Ames

Anniversary: 7/1/2020

Vehicle Type	Total Contribution	# of Vehicles	
Buses - Transit	\$137,482	104	\$1,322
Dump Trucks	\$3,766	10	\$388
Extra Heavy	\$1,326	3	\$442
Fire Trucks	\$2,140	9	\$238
Heavy	\$21,407	60	\$357
Lt. Med Trucks	\$10,552	46	\$229
Motorcycles	\$706	4	\$177
Passenger Car/Vans/Pickups	\$24,529	139	\$178
Police	\$13,896	43	\$323
Road Maintenance	\$198	4	\$50
Uninsured/Underinsured Motorists	\$6,567		
Excess	\$53,841		
Total	\$276,410		

Iowa Communities Assurance Pool
Automobile Physical Damage Breakout
City of Ames
Anniversary: 7/1/2020

<u>Veh. No.</u>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>Value</u>	<u>Contribution</u>
243	2015	Bluebird	T3FE3107A #930	\$261,300	\$578
			TOTALS	\$261,300	\$578



May 14, 2020

CITY OF AMES
515 CLARK
AMES, IA 50010

Re: Important Information about **Claims Information Line**

Dear **CITY OF AMES**

Travelers Bond & Specialty Insurance is pleased to announce its **1-800-842-8496** Claims Information Line. This line is designed to provide insureds with an additional resource on how to report claims or those circumstances or events which may become claims.

Policyholders will be able to obtain assistance on the following topics from the Claims Information Line:

- The information that needs to be included with the claim notice
- The address, electronic mail address and/or facsimile number to which the policyholder can send claims related information
- Get questions on the claim process answered

The Declarations Page of your policy sets forth where you should report claims and claims related information. You should also review the policy's reporting requirements to be aware of how much time you have to report a claim to Travelers. The sooner Travelers is notified, the sooner we can become involved in the process and offer assistance to our policyholder. A delay in reporting may result in all or part of a matter to fall outside of the coverage provided.

The Claims Information Line should streamline the claim reporting process and allow policyholders to ask questions on what information is needed as well as other questions which will assist them in working with Travelers. While the Claims Information Line provides policyholders a valuable resource by answering questions and providing information, the line does not replace the reporting requirements contained in the Policy.

We hope this improvement to customer service is something our policyholders will find helps them understand the claim process and provides them a resource for reporting.

Best regards,
Lexie M Lelonek

**Travelers Casualty and Surety Company of America
Hartford, Connecticut**
(A Stock Insurance Company, herein called the Company)

<p>ITEM 1</p>	<p>NAMED INSURED:</p> <p>CITY OF AMES</p> <p>D/B/A:</p> <p>Principal Address: 515 CLARK AMES, IA 50010</p>
<p>ITEM 2</p>	<p>POLICY PERIOD:</p> <p>Inception Date: July 1, 2020 Expiration Date: July 1, 2021 12:01 A.M. standard time both dates at the Principal Address stated in ITEM 1.</p>
<p>ITEM 3</p>	<p>ALL NOTICES OF CLAIM OR LOSS MUST BE SENT TO THE COMPANY BY EMAIL, FACSIMILE, OR MAIL AS SET FORTH BELOW:</p> <p>Email: BSIclaims@travelers.com Fax: (888) 460-6622</p> <p>Mail: Travelers Bond & Specialty Insurance Claim 385 Washington St. – Mail Code 9275-NB03F St Paul, MN 55102</p>
<p>ITEM 4</p>	<p>COVERAGE INCLUDED AS OF THE INCEPTION DATE IN ITEM 2:</p> <p>Crime</p>

ITEM 5	CRIME		
	Insuring Agreement	Single Loss Limit of Insurance	Single Loss Retention
A. Fidelity			
1. Employee Theft	See Endorsement		
2. ERISA Fidelity	Not Covered		
3. Employee Theft of Client Property	Not Covered		
B. Forgery or Alteration	\$1,000,000	\$2,500	
C. On Premises	Not Covered		
D. In Transit	Not Covered		
E. Money Orders and Counterfeit Money	Not Covered		
F. Computer Crime			
1. Computer Fraud	Not Covered		
2. Computer Program and Electronic Data Restoration Expense	Not Covered		
G. Funds Transfer Fraud	Not Covered		
H. Personal Accounts Protection			
1. Personal Accounts Forgery or Alteration	Not Covered		
2. Identity Fraud Expense Reimbursement	Not Covered		
I. Claim Expense	\$5,000	\$0	

<p>ITEM 5. (Cont'd)</p>	<p>If “<i>Not Covered</i>” is inserted above opposite any specified Insuring Agreement, or if no amount is included in the Limit of Insurance, such Insuring Agreement and any other reference thereto is deemed to be deleted from this Crime Policy.</p> <p>Policy Aggregate Limit of Insurance: <input type="checkbox"/> Applicable <input checked="" type="checkbox"/> Not Applicable</p> <p>If a Policy Aggregate Limit of Insurance is applicable, then the Policy Aggregate Limit of Insurance for each Policy Period for Insuring Agreements A through H, inclusive, is: Not Applicable</p> <p>If a Policy Aggregate Limit of Insurance is not included, then this Crime Policy is not subject to a Policy Aggregate Limit of Insurance as set forth in Section V. CONDITIONS B. PROVISIONS AFFECTING LOSS ADJUSTMENT AND SETTLEMENT 1. <u>Limit of Insurance</u> a. <u>Policy Aggregate Limit of Insurance</u>.</p> <p>Cancellation of Prior Insurance: By acceptance of this Crime Policy, the Insured gives the Company notice canceling prior policies or bonds issued by the Company that are designated by policy or bond numbers Not Applicable, such cancellation to be effective at the time this Crime Policy becomes effective.</p> <p>INSURED’S PREMISES COVERED:</p> <p>All Premises of the Insured in the United States of America, its territories and possessions, Canada, or any other country throughout the world, except: Not Applicable</p>
<p>ITEM 6</p>	<p>PREMIUM FOR THE POLICY PERIOD:</p> <p>\$4,689.00 Policy Premium</p> <p>N/A Annual Installment Premium</p>
<p>ITEM 7</p>	<p>FORMS AND ENDORSEMENTS ATTACHED AT ISSUANCE: ACF-7006-0511; CRI-3001-0109; CRI-7125-0109; CRI-19072-0315; CRI-19101-1117; CRI-19086-0719; CRI-5016-0613; CRI-19097-0517</p>

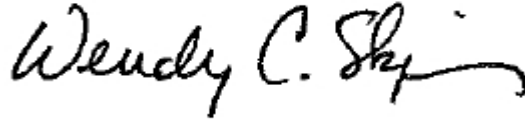
THE DECLARATIONS, THE APPLICATION, THE CRIME TERMS AND CONDITIONS, ANY PURCHASED INSURING AGREEMENTS, AND ANY ENDORSEMENTS ATTACHED THERETO, CONSTITUTE THE ENTIRE AGREEMENT BETWEEN THE COMPANY AND THE NAMED INSURED.

Countersigned By

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its authorized officers.



Executive Vice President



Corporate Secretary

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REMOVAL OF SHORT-RATE CANCELLATION ENDORSEMENT

This endorsement changes the following:

Government Entity Crime

It is agreed that:

In any cancellation, termination or non-renewal provision, any reference to computing a premium on a short rate basis is replaced with a reference to computing such premium on a pro-rata basis.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, exclusions or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

Issuing Company: **Travelers Casualty and Surety Company of America**

Policy Number: **105645280**

ACF-7006 Ed. 05-11

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Page 1 of 1

CRIME TERMS AND CONDITIONS**PLEASE READ ALL TERMS AND CONDITIONS CAREFULLY****CONSIDERATION CLAUSE**

IN CONSIDERATION of the payment of the premium stated in the Declarations, and subject to the Declarations and pursuant to all the terms, conditions, exclusions and limitations of this **Crime Policy**, the Company will pay the **Insured** for direct loss that the **Insured** sustains which is directly caused by a **Single Loss** taking place at any time and which is **Discovered** by the **Insured** during the **Policy Period** or during the Extended Period to Discover Loss pursuant to the terms set forth in Section V. CONDITIONS A. GENERAL CONDITIONS 3. Extended Period to Discover Loss.

I. INSURING AGREEMENTS

This **Crime Policy** provides coverage under each of the following Insuring Agreements. Notwithstanding the aforesaid, if ITEM 5 of the Declarations indicates that any Insuring Agreement is “*Not Covered*,” then such Insuring Agreement and any other reference thereto is deemed to be deleted from this **Crime Policy**.

A. FIDELITY

1. Employee Theft

The Company will pay the **Insured** for the **Insured's** direct loss of, or direct loss from damage to, **Money, Securities and Other Property** directly caused by **Theft** or **Forgery** committed by an **Employee**, whether identified or not, acting alone or in collusion with other persons.

2. ERISA Fidelity

The Company will pay the **Insured** for direct loss of, or direct loss from damage to, **Money, Securities and Other Property** that belongs to an **Employee Benefit Plan**, directly caused by **Theft** or **Forgery** committed by a **Fiduciary**, whether identified or not, acting alone or in collusion with other persons.

3. Employee Theft of Client Property

The Company will pay the **Insured** for direct loss of, or direct loss from damage to, **Money, Securities and Other Property** sustained by the **Insured's Client**, directly caused by **Theft** or **Forgery** committed by an identified **Employee**.

B. FORGERY OR ALTERATION

The Company will:

1. pay the **Insured** for the **Insured's** direct loss directly caused by **Forgery** or alteration of, on or in any written **Covered Instruments** that are:

- a. made by, drawn by, or drawn upon, the **Insured**, or purport to have been so made or drawn; or
 - b. made or drawn by one acting as the **Insured's** agent, or purport to have been so made or drawn; and
2. reimburse the **Insured** for reasonable legal defense expenses that the **Insured** has paid if the **Insured** is sued for refusing to pay any written **Covered Instrument** under this Insuring Agreement B. on the basis that it has been **Forged** or altered. Reimbursement of such legal expenses is conditioned upon the **Insured's** receipt of the Company's prior written consent to defend against such suit. The amount of any legal expenses reimbursed under Insuring Agreement B. is in addition to the applicable Single Loss Limit of Insurance for Insuring Agreement B.

A signature that is a mechanical or electronic reproduction of a handwritten signature produced by a mechanical check-writing machine or a computer printer is treated the same as a handwritten signature. An **Electronic Signature** is not treated the same as a mechanical or electronic reproduction of a handwritten signature and is not a **Forgery** under this Insuring Agreement B.

For purposes of this Insuring Agreement B., the term "check" includes a "substitute check" as defined in the Check Clearing for the 21st Century Act, and will be treated the same as the original it replaced.

C. ON PREMISES

The Company will pay the **Insured** for:

1. the **Insured's** direct loss of **Money** or **Securities** located inside the **Premises** or **Financial Institution Premises** directly caused by **Theft**, committed by a person present inside such **Premises** or **Financial Institution Premises**;
2. the **Insured's** direct loss of **Money** or **Securities** located inside the **Premises** or **Financial Institution Premises** directly caused by disappearance, damage or destruction;
3. the **Insured's** direct loss of, or direct loss from damage to, **Other Property** located inside the **Premises**:
 - a. directly caused by an actual or attempted **Robbery**; or
 - b. in a safe or vault, directly caused by an actual or attempted **Safe Burglary**; and
4. the **Insured's** direct loss from damage to the **Premises** or its exterior resulting directly from an actual or attempted **Theft, Robbery** or **Safe Burglary**, if the **Insured** is the owner of the **Premises** or is liable for damage to it; or
5. the **Insured's** direct loss of, or loss from damage to, a locked safe, vault, cash register, cash box or cash drawer located inside the **Premises** resulting directly from an actual or attempted **Theft, Robbery** or **Safe Burglary**, if the **Insured** is the owner of the locked safe, vault, cash register, cash box or cash drawer or is liable for damage thereto.

D. IN TRANSIT

1. The Company will pay the **Insured** for the **Insured's** direct loss of **Money** or **Securities** directly caused by **Theft**, disappearance, damage or destruction while in transit outside the **Premises** and in the care and custody of:

- a. **a Messenger**, including while temporarily within the living quarters of a **Messenger**; or
 - b. an armored motor vehicle company.
2. The Company will pay the **Insured** for the **Insured's** direct loss of, or the **Insured's** direct loss from damage to, the **Insured's Other Property** directly caused by an actual or attempted **Robbery** while in transit outside the **Premises** and in the care and custody of:
 - a. **a Messenger**; or
 - b. an armored motor vehicle company.
 3. The Company will pay the **Insured** for the **Insured's** direct loss of, or direct loss from damage to, the **Insured's Other Property** directly caused by an actual or attempted **Theft** of the **Insured's Other Property** while it is temporarily within the living quarters of a **Messenger**.

Coverage under this Insuring Agreement D. begins immediately upon receipt of the **Money, Securities** or **Other Property** by the transporting party and ends immediately upon delivery to the designated recipient or its agent.

E. MONEY ORDERS AND COUNTERFEIT MONEY

The Company will pay the **Insured** for the **Insured's** direct loss directly caused by the **Insured's** good faith acceptance of:

1. original money orders, issued or purportedly issued by any post office, express company or bank located in the United States of America, its territories and possessions, Canada, or any other country in which the **Insured** maintains a physical **Premises**, that are not paid upon presentation; or
2. **Counterfeit Money**, of the United States of America, its territories and possessions, Canada, or any other country in which the **Insured** maintains a physical **Premises** that is acquired during the regular course of business;

in exchange for merchandise, **Money** or services.

F. COMPUTER CRIME

1. Computer Fraud

The Company will pay the **Insured** for the **Insured's** direct loss of, or direct loss from damage to, **Money, Securities** and **Other Property** directly caused by **Computer Fraud**.

2. Computer Program and Electronic Data Restoration Expense

The Company will pay the **Insured** for reasonable **Restoration Expense** that the **Insured** incurs to restore or replace damaged or destroyed **Computer Programs** or **Electronic Data** stored within the **Insured's Computer System** directly caused by a **Computer Violation**.

For purposes of this Insuring Agreement F.2., a **Single Loss** involving **Computer Program** and **Electronic Data Restoration Expense** applies to reasonable **Restoration Expense** incurred by the **Insured** between the time the **Insured Discovers** the damage or destruction and the time the

Insured's Computer Program or Electronic Data is restored to the level of operational capability that existed immediately preceding a **Computer Violation**. Recurrence of the same **Computer Virus** after the **Insured's Computer Program or Electronic Data** has been restored constitutes a separate **Single Loss**.

Payment of reasonable **Restoration Expense** applies:

- a. only to **Computer Programs** and **Electronic Data** which the **Insured** owns or leases, or for which the **Insured** is legally liable; and
- b. only if the **Insured** is unable to reproduce such **Computer Programs** or **Electronic Data** from back-up data copies.

Payment of reasonable **Restoration Expense** will be made to the **Insured** upon the completion of the restoration of the damaged or destroyed **Computer Programs** or **Electronic Data**.

If a **Single Loss** is covered under both Insuring Agreements F.1. and F.2., then only the Retention for a **Single Loss** under Insuring Agreement F.1. will be applicable and the payment of **Restoration Expense** under Insuring Agreement F.2. will be part of, and not in addition to, the Single Loss Limit of Insurance for Insuring Agreement F.1.

G. FUNDS TRANSFER FRAUD

The Company will pay the **Insured** for the **Insured's** direct loss of **Money** and **Securities** contained in the **Insured's Transfer Account** directly caused by **Funds Transfer Fraud**.

H. PERSONAL ACCOUNTS PROTECTION

1. Personal Accounts Forgery or Alteration

The Company will pay the **Insured**, on behalf of the **Insured's Management Staff Member**, for loss incurred by the **Insured's Management Staff Member**, directly caused by **Forgery** or alteration of, on or in any written **Covered Personal Instruments** that are:

- a. drawn upon personal accounts of the **Insured's Management Staff Member**, or purported to have been so drawn; or
- b. made or drawn by one acting as an agent of the **Insured's Management Staff Member**, or purport to have been so made or drawn.

A signature that is a mechanical or electronic reproduction of a handwritten signature produced by a mechanical check-writing machine or a computer printer will be treated the same as a handwritten signature. An **Electronic Signature** is not treated the same as a mechanical or electronic reproduction of a handwritten signature and is not a **Forgery** under this Insuring Agreement H.

For purposes of this Insuring Agreement H.1. the term "check" includes a substitute check as defined in the Check Clearing for the 21st Century Act, and will be treated the same as the original it replaced.

2. Identity Fraud Expense Reimbursement

The Company will reimburse the **Insured**, on behalf of the **Insured's Management Staff Member**, for **Identity Fraud Expense** incurred by the **Insured's Management Staff Member** as a direct result of any **Identity Fraud**.

I. CLAIM EXPENSE

The Company will pay the **Insured** for reasonable **Claim Expenses** incurred and paid by the **Insured** to establish the existence, amount and preparation of the **Insured's** proof of loss in support of a covered claim for loss under any Insuring Agreement of this **Crime Policy**.

The following conditions specifically apply to this Insuring Agreement I.:

1. any **Claim Expenses** payable to the **Insured** are only applicable to any covered loss which exceeds the Single Loss Retention for the Insuring Agreement that is the subject of a claim under this **Crime Policy**;
2. **Claim Expenses** that are payable to the **Insured** are in addition to the Single Loss Limit of Insurance for the Insuring Agreement that is the subject of a claim under this **Crime Policy**; and
3. **Claim Expenses** payable to the **Insured** will be paid to the **Insured** at the same time as the payment of the valid and collectible loss under the Insuring Agreement that is the subject of a claim under this **Crime Policy**.

II. GENERAL AGREEMENTS

A. JOINT INSURED

1. If the **Insured** consists of more than one entity, then the **First Named Insured** acts for itself and for every other **Insured** for all purposes of this **Crime Policy**.
2. If any **Insured**, or a partner or **Management Staff Member** of that **Insured**, has knowledge of any information relevant to this **Crime Policy**, that knowledge is considered knowledge of every **Insured**.
3. An **Employee** of any **Insured** is considered to be an **Employee** of every **Insured**.
4. The Company will not pay the **Insured** more for loss or losses sustained by more than one **Insured** than the amount the Company would pay if all loss or losses had been sustained by one **Insured**.
5. Payment by the Company to the **First Named Insured** for loss sustained by any **Insured**, or payment by the Company to the **Employee Benefit Plan** for loss sustained under Insuring Agreement A.2, fully releases the Company on account of such loss.
6. If this **Crime Policy** or any of its Insuring Agreements are canceled or terminated as to any **Insured**, loss sustained by that **Insured** is covered only if **Discovered** by the **Insured** during the period of time provided in the Extended Period To Discover Loss pursuant to the terms set forth in Section V. CONDITIONS A. GENERAL CONDITIONS 3. Extended Period to Discover Loss; provided, this extended period to discover loss terminates as to that **Insured** immediately upon the effective date of any other insurance obtained by that **Insured** replacing in whole or in part the insurance afforded by this **Crime Policy**, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

B. ADDITIONAL OFFICES

If the **Insured** establishes any additional offices, other than by consolidation with, merger with, purchase of, or acquisition of assets or liabilities of another organization while this **Crime Policy** is in effect, such offices are automatically covered by this **Crime Policy** from the date of such establishment without the requirement of notice to the Company or the payment of additional premium for the remainder of the **Policy Period**.

C. CONSOLIDATION, MERGER OR PURCHASE OF ASSETS

If, during the **Policy Period**, the **Insured** merges with, purchases or acquires the assets or liabilities of another entity, this **Crime Policy** will provide coverage for that merged, purchased, or acquired entity, subject to all other terms and conditions herein, but only for loss **Discovered** by the **Insured** after the effective date of such merger, purchase, or acquisition; provided, the **Insured** gives the Company written notice of such merger, purchase, or acquisition, and specific application has been submitted on the Company's form in use at the time, together with such documentation and information as the Company may require, all within 90 days after the effective date of such merger, purchase, or acquisition. Coverage for the merged, purchased, or acquired entity will not be afforded following such 90-day period unless the Company has agreed to provide such coverage, subject to any additional terms and conditions as the Company may require, and the **Insured** has paid the Company any additional premium as may be required by the Company. Any **Employee Benefit Plan** or **Sponsored Plan** acquired as above will be included as **Insureds** as specified in Item 1 of the Declarations.

The 90-day notice requirement and the 90-day limitation of coverage will not apply, provided: (1) the assets of the merged, purchased, or acquired entity do not exceed 30% of the total assets of all **Insureds** as reflected in the **Insured's** most recent fiscal year-end financial statement, or (2) the merger, purchase, or acquisition occurs less than 90 days prior to the end of the **Policy Period**.

D. ACQUISITIONS

If, during the **Policy Period**, the **Insured** acquires a **Subsidiary**, this **Crime Policy** will provide coverage for such **Subsidiary** and its respective **Management Staff Members**, **Employee Benefit Plans**, and **Sponsored Plans**, subject to all other terms and conditions of this **Crime Policy**, provided written notice of such acquisition has been given to the Company, and specific application has been submitted on the Company's form in use at the time, together with such documentation and information as the Company may require, all within 90 days after the effective date of such acquisition. Coverage for such **Subsidiary** will not be afforded following such 90-day period unless the Company has agreed to provide such coverage, subject to any additional terms and conditions as the Company may require, and the **Insured** has paid the Company any additional premium as may be required by the Company.

The 90-day notice requirement and the 90-day limitation of coverage will not apply provided that: (1) the assets of the acquired **Subsidiary** do not exceed 30% of the **Insured's** total assets as reflected in the **Insured's** most recent fiscal year-end financial statement; or (2) the acquisition occurs less than 90 days prior to the end of the **Policy Period**.

E. CHANGE OF CONTROL – NOTICE REQUIREMENTS

When the **Insured** learns that a **Change of Control** has taken place as to any **Insured**, or will take place during the **Policy Period**, the **Insured** must give the Company written notice within 90 days of the effective date of such **Change of Control**.

III. DEFINITIONS

Wherever appearing in this **Crime Policy**, the following words and phrases appearing in bold type have the meanings set forth in this Section III. DEFINITIONS:

A. **Change of Control** means:

1. the acquisition of any **Insured**, or of all or substantially all of its assets, by another entity, or the merger or consolidation of any **Insured** into or with another entity such that the **Insured** is not the surviving entity; or
2. the obtaining by any person, entity or affiliated group of persons or entities of the right to elect, appoint or designate more than 50% of the board of directors or board of managers or to exercise a majority control of the board of directors, board of managers, or a functional equivalent thereof of any **Insured**.

- B. **Claim Expenses** means reasonable fees, costs and expenses of outside accountants, attorneys, consultants or experts retained by the **Insured** to determine the amount and extent of loss covered under this **Crime Policy**. The reasonableness of such expenses will be determined by the Company. The phrase does not mean or include any of the **Insured's** internal corporate fees, costs (direct or indirect), obligations or **Employee** wages and salaries.
- C. **Client** means an entity designated as a **Client** by endorsement to this **Crime Policy** for which the **Insured** performs services as specified in a written agreement, but only while the written agreement is in effect.
- D. **Client's Premises** means the interior of that portion of any building the **Insured's Client** occupies in conducting its business.
- E. **Computer Fraud** means:
The use of any computer to fraudulently cause a transfer of **Money**, **Securities** or **Other Property** from inside the **Premises** or **Financial Institution Premises**:
1. to a person (other than a **Messenger**) outside the **Premises** or **Financial Institution Premises**; or
 2. to a place outside the **Premises** or **Financial Institution Premises**.
- F. **Computer Program** means a set of related electronic instructions that direct the operations and functions of a **Computer System** or devices connected to it that enable the **Computer System** or devices to receive, process, store, retrieve, send, create or otherwise act upon **Electronic Data**.
- G. **Computer System** means a computer and all input, output, processing, storage and communication facilities and equipment that are connected to such a device and that the operating system or application software used by the **Insured** are under the direct operational control of the **Insured**. Off-line media libraries are deemed to be part of such **Computer System**.
- H. **Computer Violation** means:
1. a **Computer Virus** designed to damage or destroy a **Computer Program** or **Electronic Data**; or
 2. vandalism by a natural person, including an **Employee**, who has gained unauthorized electronic access to the **Insured's Computer System**.
- I. **Computer Virus** means a set of unauthorized instructions, programmatic or otherwise:
1. directed solely against the **Insured**; and
 2. that propagate themselves through the **Computer System** or networks;
- provided such instructions were maliciously introduced by a natural person.
- J. **Counterfeit** means an imitation of **Money** that is intended to deceive and to be taken as genuine.
- K. **Covered Instruments** means:
1. checks, drafts, promissory notes, bills of exchange or similar written promises, orders or directions to pay a sum certain in **Money**; and
 2. written instruments required in conjunction with any transaction involving any **Credit, Debit or Charge Card** issued to the **Insured**, the **Insured's Employees** or the **Insured's Management Staff Members** for business purposes.
- L. **Covered Personal Instruments** means:
1. checks, drafts, promissory notes or similar written promises, orders or directions to pay a sum certain in **Money**; and

2. written instruments required in conjunction with any transaction involving any **Credit, Debit or Charge Card** issued to a **Management Staff Member** for personal use.
- M. **Credit, Debit or Charge Card** means any card, plate or other similar device used for the purpose of obtaining **Money**, property, labor or services on credit or for immediate payment. The terms do not mean a note, check, draft, money order or other negotiable instrument.
- N. **Crime Policy** means, collectively, the Declarations, the application, the Crime Terms and Conditions, and any endorsements attached thereto.
- O. **Digital Signature** means an electronic identifier created by computer, within, attached to or logically associated with a record and executed or adopted by a person with the intent to sign the record.
- P. **Discover, Discovered, or Discovery** means the moment when the **Insured**, any partner in the **Insured**, or **Management Staff Member**:
1. first become(s) aware of facts that would cause a reasonable person to assume that a loss of a type covered by this **Crime Policy** has been or will be incurred, regardless of when the act or acts causing or contributing to such loss occurred, even though the exact details of loss may not then be known; or
 2. first receive(s) notice of a claim against the **Insured** alleging facts which, if true, would constitute a loss under this **Crime Policy**,
- whichever occurs first.
- Q. **Electronic Data** means facts or information converted to a form:
1. usable in a **Computer System**;
 2. that does not provide instructions or directions to a **Computer System**; or
 3. that is stored on electronic processing media for use by a **Computer Program**.
- R. **Electronic Signature** means a **Digital Signature**, an electronic sound, symbol or process, within, attached to, or logically associated with a record and executed or adopted by a person with the intent to sign the record.
- S. **Employee** means:
1. any natural person:
 - a. while in the **Insured's** service or for 60 days after termination of service, unless such termination is due to **Theft** or **Forgery** or any other dishonest act committed by the **Employee**;
 - b. who the **Insured** compensates directly by salary, wages or commissions; and
 - c. who the **Insured** has the right to direct and control while performing services for the **Insured**;
 2. any natural person who is temporarily furnished to the **Insured**:
 - a. to substitute for an **Employee** as set forth in paragraph 1. above, who is on medical, military or other leave of absence; or
 - b. to meet seasonal or short-term workload conditions;

while that person is subject to the **Insured's** direction and control and performing services for the **Insured**; provided, any such natural person who has care and custody of property outside the **Premises** is specifically excluded from this definition;

3. any natural person, other than a temporary **Employee** described in paragraph 2. above, who is leased to the **Insured** under a written agreement between the **Insured** and a labor leasing firm, while that person is subject to the **Insured's** direction and control and performing services for the **Insured**;
4. any natural person:
 - a. who is a member of the board of directors, member of the board of trustees or **LLC Manager** while acting as a member of any of the **Insured's** elected or appointed committees, including any member of such committee, to perform on the **Insured's** behalf, specific, as distinguished from general, directorial acts;
 - b. who is a non-compensated officer;
 - c. other than a non-compensated fund solicitor, while performing services for the **Insured** that are usual to the duties of an **Employee** or officer;
 - d. while acting as a non-compensated fund solicitor during fund raising campaigns;
 - e. who is a former **Employee**, member of the board of directors, partner, **LLC Manager**, or member of the board of trustees retained as a consultant while that person is subject to the **Insured's** direction and control and performing services for the **Insured**;
 - f. who is a guest student or intern pursuing studies or duties in any of the **Insured's** offices or **Premises**; while such person is subject to the **Insured's** direction and control and performing services for the **Insured**;
 - g. who is a volunteer, while such person is subject to the **Insured's** direction and control and is performing services for the **Insured**, or
5. any attorney retained by the **Insured**, and any employee of such attorney, while performing legal services for the **Insured**.

Employee also means any individual described in paragraphs 1-5 above while such person is on medical, military, or other leave of absence from the **Insured**. Coverage applies to any such **Employee** while on leave, regardless of whether such person remains subject to the **Insured's** direction and control during the time of leave.

Employee does not mean any agent, broker, factor, commission merchant, consignee, independent contractor or representative or other person of the same general character not specified in paragraphs 1. through 5. above.

- T. **Employee Benefit Plan** means an employee welfare benefit plan or an employee pension benefit plan as more fully set forth in Title 1, Section 3 of the Employee Retirement Income Security Act of 1974 and any amendments thereto (ERISA) and which is solely sponsored by an **Employee Benefit Plan Sponsor**.
- U. **Employee Benefit Plan Sponsor** means:
1. the **First Named Insured**,
 2. any **Subsidiary**, or
 3. any other entity listed in Item 1. of the Declarations.

V. **Fiduciary** means any natural person who is a trustee, an officer, an **Employee** or an administrator of any **Employee Benefit Plan**; and any person, or a member of the board of directors, an officer, an **Officer-Shareholder**, a member of the board of trustees, an **LLC Manager**, or an **Employee** while that person is handling **Money, Securities** and **Other Property** that belongs to any **Employee Benefit Plan**.

Fiduciary does not mean any agent, broker, independent contractor, broker/dealer, registered representative, investment advisor, custodian or other person or entity of the same general character.

W. **Financial Institution** means:

1. a bank, trust company, savings bank, credit union, savings and loan association or similar thrift institution; or
2. a stock brokerage firm, mutual fund, liquid assets fund or similar investment institution.

X. **Financial Institution Premises** means the interior of that portion of any building occupied by a **Financial Institution** (including any night depository chute and any safe maintained by such **Financial Institution**), transfer agent or registrar or similarly recognized place of safe deposit.

Y. **First Named Insured** means the entity first named in ITEM 1 of the Declarations.

Z. **Forgery**, or **Forged** means the signing of the name of another person or organization with a handwritten signature physically affixed directly to a **Covered Instrument** or **Covered Personal Instrument**, without authority and with the intent to deceive; it does not mean a signature that consists in whole or in part of one's own name signed with or without authority in any capacity, for any purpose.

AA. **Funds Transfer Fraud** means:

1. an electronic, telegraphic, cable, teletype or telephone instruction fraudulently transmitted to a **Financial Institution** directing such institution to debit a **Transfer Account** and to transfer, pay or deliver **Money** or **Securities** from the **Transfer Account** which instruction purports to have been transmitted by the **Insured**, but was in fact fraudulently transmitted by someone other than the **Insured** without the **Insured's** knowledge or consent;
2. a fraudulent written instruction, other than one covered under Insuring Agreement B., issued to a **Financial Institution** directing such **Financial Institution** to debit a **Transfer Account** and to transfer, pay or deliver **Money** or **Securities** from such **Transfer Account** by use of an electronic funds transfer system at specified intervals or under specified conditions, which written instruction purports to have been issued by the **Insured** but was in fact fraudulently issued, **Forged** or altered by someone other than the **Insured** without the **Insured's** knowledge or consent; or
3. an electronic, telegraphic, cable, teletype, telefacsimile, telephone or written instruction initially received by the **Insured**, which purports to have been transmitted by an **Employee**, but which was in fact fraudulently transmitted by someone else without the **Insured's** or the **Employee's** consent.

BB. **Identity Fraud** means the act of knowingly transferring or using, without lawful authority, a means of identification of a **Management Staff Member** with the intent to commit, aid, or abet any unlawful activity that constitutes a violation of federal law or a felony under any applicable jurisdiction.

CC. **Identity Fraud Expense** means:

1. costs for notarizing fraud affidavits or similar documents for credit agencies, financial institutions, merchants or other credit grantors that have required that such affidavits be notarized;
2. costs for certified mail to law enforcement agencies, credit agencies, financial institutions, merchants or other credit grantors;

3. costs for long distance telephone calls to law enforcement agencies, credit agencies, financial institutions, merchants or other credit grantors to report or discuss any actual **Identity Fraud**;
4. lost wages, up to a maximum payment of \$1,000. per week for a maximum period of five (5) weeks, as a result of absence from employment:
 - a. to communicate with law enforcement agencies, legal counsel, credit agencies, financial institutions, merchants or other credit grantors;
 - b. to complete fraud affidavits or similar documents; or
 - c. due to wrongful incarceration arising solely from someone having committed a crime in the **Management Staff Member's** name; provided, that lost wages will not apply in the case of wrongful incarceration absent all charges being dismissed or an acquittal;
5. loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information;
6. reasonable attorney fees incurred, with the Company's prior written consent, for:
 - a. defense of lawsuits brought against the **Insured's Management Staff Member** by financial institutions, merchants, other credit grantors or their collection agencies;
 - b. the removal of any criminal or civil judgments wrongly entered against the **Insured's Management Staff Member**; or
 - c. challenging the accuracy or completeness of any information in a consumer credit report; and
7. costs for daycare and eldercare incurred solely as a direct result of any **Identity Fraud Discovered** during the **Policy Period**.

Identity Fraud Expense does not include any expense or loss not listed in paragraphs 1. through 7. of this Definition CC..

DD. **Insured** means:

1. for the purposes of Insuring Agreement A.2., any and all **Employee Benefit Plans**;
 - a. which have been established or maintained by an **Employee Benefit Plan Sponsor** as of the inception date of this **Crime Policy**, or
 - b. which have been created or acquired by an **Employee Benefit Plan Sponsor** after the inception date of this **Crime Policy**, subject to the provisions of General Agreements C and D.

or

2. for the purposes of all other Insuring Agreements:
 - a. the **First Named Insured**,
 - b. any **Subsidiary**,
 - c. any **Sponsored Plan**, or
 - d. any other entity listed in Item 1. of the Declarations.

EE. **LLC Manager** means any natural person who was, is or becomes a manager, member of the board of managers, or a functionally equivalent executive of a limited liability company.

FF. **LLC Member** means any natural person who has an ownership interest in a limited liability company.

- GG. **Management Staff Member** means the **Insured's** proprietor, natural person partner, member of the board of directors, member of the board of trustees, officer, risk manager, in-house general counsel, **LLC Manager**, or **LLC Member**.
- HH. **Messenger** means any **Management Staff Member**, or relative thereof, any **Officer-Shareholder**, or any **Employee**, duly authorized, while having care and custody of covered property outside the **Premises**.
- II. **Money** means a medium of exchange in current use and authorized or adopted by a domestic or foreign government, including currency, coins, bank notes, bullion, travelers' checks, registered checks and money orders held for sale to the public.
- JJ. **Officer-Shareholder** means any officer who has a 25% or greater ownership interest in any one or more **Insureds**.
- KK. **Other Property** means any tangible property other than **Money** and **Securities** that has intrinsic value.
- LL. **Policy Period** means the period from the Inception Date to the Expiration Date set forth in ITEM 2 of the Declarations. In no event will the **Policy Period** continue past the effective date of cancellation or termination of this **Crime Policy**.
- MM. **Premises** means the interior of that portion of any building the **Insured** occupies in conducting the **Insured's** business.
- NN. **Restoration Expense** means reasonable costs incurred by the **Insured** to reproduce **Computer Programs** or **Electronic Data** and enable the **Insured** to restore the **Insured's Computer System** to the level of operational capability that existed immediately preceding a **Computer Violation**.

Restoration Expense does not include:

1. the **Insured's** internal corporate costs and expenses, including **Employee** remuneration and any costs related to any legal action;
 2. expenses incurred as a result of the reconstruction of **Computer Programs** and **Electronic Data** recorded on media, including magnetic or optical media if there are no analyses files, specifications or backups of **Computer Programs** or **Electronic Data** held outside the **Premises**;
 3. expenses incurred as a result of the reconstruction of **Computer Programs** and **Electronic Data** if the **Insured** knowingly used illegal copies of programs;
 4. expenses incurred to render the **Computer Programs** and **Electronic Data** usable by replacement processing equipment;
 5. expenses incurred to design, update or improve **Computer Programs** or **Electronic Data** or to perfect their operation or performance;
 6. expenses incurred as a result of alteration in **Computer Programs** and **Electronic Data** held on magnetic media due to the effect of magnetic fields, incorrect usage of the **Computer Programs** and **Electronic Data**, or the obsolescence of the **Computer System**;
 7. the **Insured's** lost revenue, sales or profits; or
 8. expenses incurred by any customer.
- OO. **Robbery** means the unlawful taking of **Money**, **Securities** and **Other Property** from the care and custody of the **Insured**, the **Insured's** partners or any other person (except any person acting as a watchperson or janitor) by one who has:
1. caused or threatened to cause that person bodily harm; or
 2. committed an unlawful act witnessed by that person.
- PP. **Safe Burglary** means the unlawful taking of:
1. **Money**, **Securities** and **Other Property** from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or

2. a safe or vault from inside the **Premises**.

QQ. **Securities** means written negotiable and non-negotiable instruments or contracts representing **Money** or property including:

1. tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
2. evidences of debt issued in connection with any **Credit, Debit or Charge Card**, which cards are not issued by the **Insured**;

but does not include **Money**.

RR. **Single Loss** means:

1. for purposes of Insuring Agreement A.:
 - a. an individual act;
 - b. the combined total of all separate acts; or
 - c. a series of related acts;

committed by an **Employee** or committed by more than one **Employee** acting alone or in collusion with other persons both during and before the **Policy Period**;

2. for purposes of Insuring Agreements B. and H.1., all loss caused by any person, or loss in which that person is involved, whether the loss involves one or more written **Covered Instruments** or **Covered Personal Instruments**; and

3. for purposes of all other Insuring Agreements:

- a. any act or series of related acts or events involving one or more persons; or
- b. any act, acts or events involving a person or group of persons acting together;

whether identified or not, both during and before the **Policy Period**.

SS. **Sponsored Plan** means any employee benefit plan or employee pension benefit plan solely sponsored by any **Insured** that is not subject to the terms of ERISA.

TT. **Subsidiary** means:

1. any corporation, partnership, limited liability company or other entity, organized under the laws of any jurisdiction in which, on or before the Inception Date set forth in ITEM 2 of the Declarations, the **Insured** owns, directly or indirectly, more than 50% of the outstanding securities or voting rights representing the present right to elect, appoint, or exercise a majority control over such entity's board of directors, board of trustees, board of managers, natural person general partners, or functional equivalent; or
2. subject to the provisions set forth in Section II. GENERAL AGREEMENTS D. ACQUISITIONS, of the Crime Terms and Conditions, any entity that the **Insured** acquires or forms during the **Policy Period** in which the **Insured** owns, directly or indirectly, more than 50% of the outstanding securities or voting rights representing the present right to elect, appoint or exercise a majority control over such entity's board of directors, board of trustees, board of managers, natural person general partners, or functional equivalent.

Subsidiary does not include any entity in which any **Insured** is engaged as a participant in any type of joint venture unless such entity is specifically scheduled as an additional **Insured** by endorsement to this **Crime Policy**.

UU. **Theft** means:

1. under Insuring Agreement A.3., the intentional unlawful taking of **Money, Securities and Other Property** to the deprivation of a **Client**;
 2. under Insuring Agreements C. or D., the intentional unlawful taking of **Money** and **Securities** to the **Insured's** deprivation.
 3. under all other Insuring Agreements, the intentional unlawful taking of **Money, Securities and Other Property** to the **Insured's** deprivation.
- VV. **Transfer Account** means an account maintained by the **Insured** at a **Financial Institution** from which the **Insured** can initiate the transfer, payment or delivery of **Money** or **Securities**:
1. by means of electronic, telegraphic, cable, teletype, telefacsimile or telephone instructions communicated directly or through an electronic funds transfer system; or
 2. by means of written instructions (other than those described in Insuring Agreements B. and H.1.) establishing the conditions under which such transfers are to be initiated by such **Financial Institution** through an electronic funds transfer system.

IV. **EXCLUSIONS**

- A. This **Crime Policy** will not apply to loss resulting directly or indirectly from war, whether or not declared; civil war; insurrection; rebellion or revolution; military, naval or usurped power; governmental intervention, expropriation or nationalization; or any act or condition related to any of the foregoing.
- B. This **Crime Policy** will not apply to loss resulting directly or indirectly from seizure or destruction of property by order of governmental authority.
- C. This **Crime Policy** will not apply to loss resulting directly or indirectly from any fraudulent, dishonest or criminal act committed by the **Insured**, the **Insured's** natural person partners, any **LLC Member** or **Officer-Shareholder**, whether acting alone or in collusion with others; provided, this Exclusion C. will not apply to loss covered under Insuring Agreement A.2..
- D. This **Crime Policy** will not apply to loss resulting directly or indirectly from any fraudulent, dishonest or criminal act committed by any **Employee** or **Fiduciary** whether acting alone or in collusion with others, unless covered under Insuring Agreements A.1., A.2., A.3., F.2., or H..
- E. This **Crime Policy** will not apply to loss resulting directly or indirectly from any **Funds Transfer Fraud**, unless covered under Insuring Agreements A.1., A.2., A.3., or G..
- F. This **Crime Policy** will not apply to loss resulting directly or indirectly from the **Insured's** acceptance of money orders or **Counterfeit Money**, unless covered under Insuring Agreements A.1., A.2., A.3. or E..
- G. This **Crime Policy** will not apply to loss or damages resulting directly or indirectly from the input of **Electronic Data** by a natural person having the authority to enter the **Insured's Computer System**, unless covered under Insuring Agreements A.1., A.2., A.3., F.2. or G..
- H. This **Crime Policy** will not apply to loss resulting directly or indirectly from forged, altered or fraudulent documents or written instruments used as source documentation in the preparation of **Electronic Data**, unless covered under Insuring Agreements A.1., A.2., or A.3..
- I. This **Crime Policy** will not apply to any expenses incurred by the **Insured** in establishing the existence or the amount of any loss covered under this **Crime Policy**, unless covered under Insuring Agreement I..
- J. This **Crime Policy** will not apply to loss of income, whether or not earned or accrued, or potential income, including interest and dividends, not realized by the **Insured** as the result of any loss covered under this **Crime Policy**.
- K. This **Crime Policy** will not apply to damages of any type, except the **Insured's** direct compensatory damages resulting from a loss covered under this **Crime Policy**.

- L. This **Crime Policy** will not apply to indirect or consequential loss of any nature, including fines, penalties, multiple or punitive damages.
- M. This **Crime Policy** will not apply to loss resulting directly or indirectly from any **Theft**, disappearance, damage, destruction or disclosure of any intangible property or confidential information including:
1. trade secret information, confidential processing methods or other confidential information or intellectual property of any kind, or **Electronic Data** unless otherwise covered under Insuring Agreement F.2.; or
 2. **Computer Programs.**
- N. This **Crime Policy** will not apply to loss of, or damage to, manuscripts, records, accounts, microfilm, tapes or other records, whether written or electronic, or the cost of reproducing any information contained in such lost or damaged records, except when covered under Insuring Agreements C., D., or F.2..
- O. This **Crime Policy** will not apply to loss, or that part of any loss, the proof of which as to its existence or amount is dependent solely upon:
1. an inventory computation or physical count; or
 2. a profit and loss computation;
- provided that where the **Insured** establishes wholly apart from such computations or physical count that the **Insured** has sustained a loss covered under Insuring Agreements A.1., A.2, A.3. or F.1., then the **Insured** may offer the **Insured's** inventory records and an actual physical count of inventory in support of other evidence as to the amount of loss claimed.
- P. This **Crime Policy** will not apply to loss resulting directly or indirectly from trading whether or not in the name of the **Insured** or whether or not in a genuine or fictitious account, unless covered under Insuring Agreement A.1, A.2. or A.3..
- Q. This **Crime Policy** will not apply to loss resulting directly or indirectly from fire, except:
1. loss of or damage to **Money** or **Securities**; or
 2. damage to any safe or vault caused by the application of fire thereto in connection with any actual or attempted **Safe Burglary** when covered under Insuring Agreement C..
- R. This **Crime Policy** will not apply to loss resulting directly or indirectly from the giving or surrendering of **Money, Securities** or **Other Property** in any exchange or purchase, whether or not fraudulent, with any other party not in collusion with an **Employee**, except when covered under Insuring Agreement E..
- S. This **Crime Policy** will not apply to loss of **Money, Securities** or **Other Property** while in the custody of any **Financial Institution**, trust company, or similarly recognized place of safe deposit or armored motor vehicle company unless the loss is in excess of the amount recovered or received by the **Insured** under the **Insured's** contract, if any, with, or insurance carried by, any of the aforementioned.
- T. This **Crime Policy** will not apply to loss of **Money, Securities** or **Other Property** held by an armored motor vehicle company for the **Insured**, and which is stored by such company overnight inside buildings used in the conduct of its business.
- U. This **Crime Policy** will not apply to loss resulting directly or indirectly from nuclear reaction, nuclear radiation, radioactive contamination, biological or chemical contamination or to any related act or incident.
- V. This **Crime Policy** will not apply to loss of **Money, Securities** or **Other Property** resulting directly or indirectly from kidnap, extortion or ransom payments (other than **Robbery**) surrendered to any person as a result of a threat.
- W. This **Crime Policy** will not apply to loss resulting directly or indirectly from **Forgery** or alteration, except when covered under Insuring Agreements A.1., A.2., A.3., B., or H..
- X. This **Crime Policy** will not apply to loss resulting directly or indirectly from **Computer Fraud**, except when covered under Insuring Agreements A.1., A.2., A.3., F.1., or H.1..

- Y. This **Crime Policy** will not apply to loss under Insuring Agreements C. or D. resulting directly or indirectly from:
1. an accounting or arithmetical error or omission;
 2. the loss of property from within any money operated device, unless the amount of **Money** deposited in it is recorded by a continuous recording device;
 3. anyone, acting on the **Insured's** express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property;
 4. damage to motor vehicles, trailers or semi-trailers or equipment and accessories attached to them; or
 5. damage to the **Premises** or its exterior or to containers of covered property by vandalism or malicious mischief.
- Z. This **Crime Policy** will not apply to loss resulting directly or indirectly from the diminution in value of **Money, Securities** or **Other Property**.
- AA. This **Crime Policy** will not apply to loss arising from any **Credit, Debit or Charge Card** if the **Insured**, the **Insured's Employee** or **Management Staff Member** has not fully complied with the provisions, conditions or other terms under which any card was issued.
- BB. This **Crime Policy** will not apply to loss sustained by any **Subsidiary** or related **Employee Benefit Plan** or **Sponsored Plan**, occurring at any time during which such entity was not a **Subsidiary** or related **Employee Benefit Plan** or **Sponsored Plan**.
- CC. This **Crime Policy** will not apply to loss sustained by the **Insured** or any **Subsidiary** to the extent it results in a benefit, gain or transfer to the **Insured** or any **Subsidiary**, except to the extent that such loss is covered under Insuring Agreement A.2..

V. **CONDITIONS**

A. **GENERAL CONDITIONS**

1. Territory Covered
Except as indicated in Item 5. of the Declarations,
 - a. the Company will cover loss the **Insured** sustains anywhere in the world, and
 - b. the Company will cover all of the **Insured's** offices and **Premises**, including any additional offices or **Premises** pursuant to Sections II. GENERAL AGREEMENTS B. ADDITIONAL OFFICES, C. CONSOLIDATION, MERGER OR PURCHASE OF ASSETS, and D. ACQUISITIONS in this **Crime Policy**.
2. Cooperation
The **Insured** must cooperate with the Company in all matters pertaining to this **Crime Policy** as stated in its terms, conditions and limitations.
3. Extended Period to Discover Loss
The Company will pay the **Insured** for loss that the **Insured** sustained prior to the effective date of cancellation or termination of this **Crime Policy**, which is **Discovered** by the **Insured**:
 - a. no later than 90 days from the date of cancellation or termination; and
 - b. as respects any **Employee Benefit Plan**, no later than one (1) year from the date of cancellation or termination.

Notwithstanding the above, this extended period to **Discover** loss terminates immediately upon the effective date of any other insurance obtained by the **Insured** replacing in whole or in part the insurance afforded by this **Crime Policy**, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

4. Other Insurance

This **Crime Policy** applies only as excess insurance over, and will not contribute with: (1) any other valid and collectible insurance available to any **Insured** unless such insurance is written specifically excess of this **Crime Policy** by reference in such other policy to the Policy Number of this **Crime Policy**; and (2) indemnification to which any **Insured** is entitled from any other entity other than any **Insured**. As excess insurance, this **Crime Policy** will not apply or contribute to the payment of any loss to the **Insured** until the amount of such other insurance or indemnity has been exhausted by loss covered thereunder. If the limit of the other insurance or indemnity is insufficient to cover the entire amount of the loss, this **Crime Policy** will apply to that part of the loss not recoverable or recovered under the other insurance or indemnity. This **Crime Policy** will not be subject to the terms of any other insurance.

Any loss that is applicable to this Condition A.4. is subject to both the applicable Single Loss Limit of Insurance and applicable Single Loss Retention shown in ITEM 5 of the Declarations.

If this **Crime Policy** replaces prior insurance that provided the **Insured** with an extended period of time after the termination or cancellation of such prior insurance in which to **Discover** loss, then, and only with respect to loss **Discovered** during such extended period but sustained prior to the termination of such prior insurance, the coverage afforded by this **Crime Policy** applies as follows:

- a. the Company will have no liability for such loss, unless the amount of such loss exceeds the limit of insurance of that prior insurance; provided, that in such case, the Company will pay the **Insured** for the excess of such loss subject to the terms and conditions of this **Crime Policy**; and
- b. any payment the Company makes to the **Insured** for such excess loss will not be greater than the difference between the limit of insurance of the **Insured's** prior insurance and the applicable Single Loss Limit of Insurance of this **Crime Policy**. The Company will not apply the applicable Single Loss Retention to such excess loss.

5. Ownership of Property; Interests Covered

- a. The property covered under this **Crime Policy** except as provided in 5.b. below is limited to property:
 - i. that the **Insured** owns or leases;
 - ii. that the **Insured** holds for others:
 - (a) on the **Insured's Premises** or the **Insured's Financial Institution Premises**; or
 - (b) while in transit and in the care and custody of a **Messenger**; or
 - iii. for which the **Insured** is legally liable, except for property located inside the **Insured's Client's Premises** or the **Insured's Client's Financial Institution Premises**.

Notwithstanding the above, this **Crime Policy** is for the **Insured's** benefit only and provides no rights or benefits to any other person or organization. Any claim for loss that is covered under this **Crime Policy** must be presented by the **Insured**.

- b. If ITEM 5 of the Declarations indicates that coverage under Insuring Agreement A.3. Employee Theft of Client Property has been purchased, then the property covered under Insuring Agreement A.3. is limited to property:

- i. that the **Insured's Client** owns or leases;
- ii. that the **Insured's Client** holds for others; or
- iii. for which the **Insured's Client** is legally liable;

while the property is inside the **Insured's Client's Premises** or the **Insured's Client's Financial Institution Premises**.

Notwithstanding the above, this **Crime Policy** is for the **Insured's** benefit only and provides no rights or benefits to any other person or organization, including the **Insured's Client**. Any claim for loss by the **Insured's Client** that is covered under this **Crime Policy** must be presented by the **Insured**.

6. Representation, Concealment, Misrepresentation or Fraud

No statement made by the **Insured**, whether contained in the application, underwriting information or otherwise, is deemed to be a warranty of anything except that it is true to the best of the knowledge and belief of the person making the statement.

This **Crime Policy** is void in any case of fraud by the **Insured** as it relates to this **Crime Policy** at any time. This **Crime Policy** is also void if the **Insured**, at any time, intentionally conceals or misrepresents a material fact concerning:

- a. this **Crime Policy**;
- b. the **Money, Securities or Other Property**;
- c. the **Insured's** interest in the **Money, Securities or Other Property**; or
- d. a claim under this **Crime Policy**.

7. Premiums

The **First Named Insured** is responsible for the payment of all premiums and will be the payee for any return premiums the Company pays.

8. Transfer of Rights and Duties Under this **Crime Policy**

Rights and duties under this **Crime Policy** may not be transferred without the Company's written consent except in the case of the death of a natural person **Insured**. If such person dies, then the decedent's rights and duties will be transferred to the decedent's legal representative, but only while acting within the scope of duties as the decedent's legal representative. Until a legal representative is appointed, anyone having proper temporary custody of the decedent's property will have all rights and duties but only with respect to that property.

B. PROVISIONS AFFECTING LOSS ADJUSTMENT AND SETTLEMENT

1. Limit of Insurance

a. Policy Aggregate Limit of Insurance

If ITEM 5 of the Declarations indicates that this **Crime Policy** includes a Policy Aggregate Limit of Insurance, then the Company's total liability for all loss **Discovered** during the **Policy Period** will not exceed such Policy Aggregate Limit of Insurance. The Policy Aggregate Limit of Insurance will be reduced by the amount of any payment made under the terms of this **Crime Policy**. If the Policy Aggregate Limit of Insurance is exhausted by any payment made for loss **Discovered** during the **Policy Period**, the Company will have no further liability for loss regardless of when **Discovered** and whether or not previously reported to the Company.

If applicable, the Policy Aggregate Limit of Insurance will be reinstated to the extent of any net recovery pursuant to Condition B.6. that is received by the Company during the **Policy Period** and before the Crime Policy Aggregate Limit of Insurance is exhausted. Recovery from reinsurance or indemnity, or both, for the Company's benefit will not be deemed a recovery as used herein. In the event that a loss of **Securities** is settled by the Company through the use of a Lost Securities Bond, such loss will not reduce the Crime Policy Aggregate Limit of Insurance, but any payment under the Lost Securities Bond reduces the Policy Aggregate Limit of Insurance under this **Crime Policy**.

The provisions of this Condition B.1.a. will not be applicable to Insuring Agreement A.2.

If ITEM 5 of the Declarations indicates that this **Crime Policy** does not include a Crime Policy Aggregate Limit of Insurance, then payment of loss under this **Crime Policy** will not reduce the Single Loss Limit of Insurance for other **Single Losses**.

b. Single Loss Limit of Insurance

The maximum Single Loss Limit of Insurance for each Insuring Agreement will not exceed the applicable amount set forth in ITEM 5 of the Declarations for such Insuring Agreement.

c. Special Limit of Insurance for Specified Other Property

The Company's liability for loss under Insuring Agreements C. and D. is limited as follows

- i. the lesser of \$25,000. or the amount shown as the Single Loss Limit of Insurance for any **Single Loss** involving precious metals, precious or semi-precious stones, pearls, furs, or completed articles made of or containing such enumerated materials that constitute more than half the value of such articles;
- ii. the lesser of \$25,000. or the amount shown as the Single Loss Limit of Insurance for any **Single Loss**, including damage to manuscripts, drawings or records of any kind, or the cost of reconstructing them or reproducing any information contained in them;

The Special Limit of Insurance for Specified Other Property is part of, and not in addition to, any applicable limit of liability.

d. Identity Fraud Expense Reimbursement Single Loss Limit of Insurance

The maximum limit of insurance per the **Insured's Management Staff Member** for each **Identity Fraud** covered under Insuring Agreement H.2. will not exceed the applicable Single Loss Limit of Insurance stated in ITEM 5 of the Declarations. All acts incidental to an **Identity Fraud**, any series of **Identity Frauds**, and all **Identity Frauds** arising from the same method of operation, whether committed by one or more persons, will be deemed to arise out of one act and will be treated as one **Identity Fraud**. If an act causes a covered loss under Insuring Agreement H.2. to more than one **Management Staff Member**, the applicable Single Loss Limit of Insurance and Retention under Insuring Agreement H.2. applies to each **Management Staff Member** separately.

e. Loss Covered Under More Than One Insuring Agreement of this **Crime Policy**

Subject to any applicable Crime Policy Aggregate Limit of Insurance, if any **Single Loss** is comprised of loss covered under more than one Insuring Agreement, the most the Company will pay the **Insured** for such **Single Loss** is the lesser of:

- i. the actual amount of such **Single Loss**; or

- ii. the sum of the Single Loss Limits of Insurance applicable to such Insuring Agreements applying to such loss.

2. Single Loss Retention

The Company will not pay the **Insured** for any **Single Loss** unless the amount of such **Single Loss** exceeds the Single Loss Retention shown in Item 5 of the Declarations. The Company will pay the **Insured** the amount of any **Single Loss** in excess of the Single Loss Retention, up to the Single Loss Limit of Insurance for the applicable Insuring Agreement.

If more than one Single Loss Retention applies to the same **Single Loss**, then only the highest Single Loss Retention will be applied.

No Single Loss Retention applies to any legal expenses paid to the **Insured** solely under Insuring Agreement B.

3. The Insured's Duties in the Event of a Loss

After the **Insured Discovers** a loss or a situation that may result in loss of or loss from damage to **Money**, **Securities** or **Other Property** that exceeds 25% of the Single Loss Retention, the **Insured** must:

- a. notify the Company as soon as possible;
- b. notify law enforcement authorities if the **Insured** has reason to believe that any loss, except for loss covered under Insuring Agreements A.1., A.2., A.3., or F.2., involves a violation of law;
- c. submit to examination under oath at the Company's request and give the Company a signed statement of the **Insured's** answers;
- d. give the Company a detailed, sworn proof of loss within 120 days; and
- e. cooperate with the Company in the investigation and settlement of any claim.

Proof of loss under Insuring Agreement B. and H.1. must include: (1) an affidavit of **Forgery** setting forth the amount and cause of loss; and (2) the original written **Covered Instruments** or **Personal Covered Instruments** or a copy of such written instruments.

4. Valuation / Settlement

Subject to the applicable limit of insurance provision (Section V. CONDITIONS B. PROVISIONS AFFECTING LOSS ADJUSTMENT AND SETTLEMENT 1. Limit of Insurance) the Company will pay the **Insured** for:

- a. loss of **Money** but only up to and including its face value, and, at the Company's option, pay for loss of **Money** issued by any country other than the United States of America:
 - i. at face value in the **Money** issued by that country; or
 - ii. in the United States of America dollar equivalent determined by the rate of exchange published in The Wall Street Journal on the day the loss was **Discovered**;
- b. loss of **Securities** but only up to and including their value at the close of business on the day the loss was **Discovered**, and at the Company's option:
 - i. pay the **Insured** the value of such **Securities** or replace them in kind, in which event the **Insured** must assign to the Company all the **Insured's** rights, title and interest in those **Securities**; or

- ii. pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the **Securities**; provided, the Company will be liable only for the cost of the Lost Securities Bond as would be charged for a bond having a penalty not exceeding the lesser of the value of the **Securities** at the close of business on the day the loss was **Discovered**;
- c. loss of, or loss from damage to, **Other Property** or **Premises** including its exterior for the replacement cost without deduction for depreciation; provided, the Company will pay the **Insured** the lesser of the following:
 - i. the applicable Single Loss Limit of Insurance;
 - ii. the cost to replace **Other Property** or **Premises** including its exterior with property of comparable material and quality, and used for the same purpose; or
 - iii. the amount the **Insured** actually spends that is necessary to repair or replace such property;

provided, the Company will, at its option, pay the **Insured** for loss of, or loss from damage to, **Other Property** or **Premises** including its exterior, in the **Money** of the country in which the loss occurred, or in the United States of America dollar equivalent of the **Money** of the country in which the loss occurred determined by the rate of exchange published in The Wall Street Journal on the day the loss was **Discovered**.

The Company will not pay the **Insured** on a replacement cost basis for any loss or damage until such property is actually repaired or replaced, and unless the repairs or replacement are made as soon as reasonably possible after the loss or damage. If the lost or damaged property is not repaired or replaced, the Company will pay the **Insured** actual cash value on the day the loss was **Discovered**.

Any property that the Company pays the **Insured** for or replaces becomes the Company's property.

5. Records

The **Insured** must keep records of all **Money**, **Securities**, and **Other Property** under this **Crime Policy** so the Company can verify the amount of any loss.

6. Recoveries

- a. All recoveries for payments made under this **Crime Policy** should be applied, after first deducting the costs and expenses incurred in obtaining such recovery, in the following order of priority:
 - i. first, to the **Insured** to reimburse the **Insured** for loss sustained that would have been paid under this **Crime Policy** but for the fact that it is in excess of the applicable Single Loss Limit(s) of Insurance;
 - ii. second, to the Company in satisfaction of amounts paid or to be paid to the **Insured** in settlement of the **Insured's** covered claim;
 - iii. third, to the **Insured** in satisfaction of any Single Loss Retention; and
 - iv. fourth, to the **Insured** in satisfaction of any loss not covered under this **Crime Policy**.
- b. The value of all property received by the **Insured** from any source whatever and whenever received, in connection with any matter from which a loss has arisen, will be valued as of the date received and will be deducted from the covered loss.

- c. Recoveries do not include any recovery:
 - i. from insurance, suretyship, reinsurance, security or indemnity taken for the Company's benefit; or
 - ii. of original **Securities** after duplicates of them have been issued.

7. Transfer of the Insured's Rights of Recovery Against Others to the Company

The **Insured** must transfer to the Company all the **Insured's** rights of recovery against any person or organization for any loss the **Insured** sustained and for which the Company has paid or settled. The **Insured** must also do everything necessary to secure those rights and do nothing after loss to impair them.

8. Legal Action Against the Company

The **Insured** may not bring any legal action against the Company involving loss:

- a. unless the **Insured** has complied with all the terms of this **Crime Policy**;
- b. until 90 days after the **Insured** has filed proof of loss with the Company; and
- c. unless brought within two (2) years from the date the **Insured Discovers** the loss.

If any limitation in this Condition B.8. is deemed to be inconsistent with applicable law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

9. Liberalization

If the Company adopts any revision to the Crime Terms and Conditions of this **Crime Policy** that would broaden coverage and such revision does not require an additional premium or endorsement and the revision is adopted within 45 days prior to or during the **Policy Period**, the broadened coverage will apply to this **Crime Policy** as of the date the revision is approved for general use by the applicable department of insurance.

C. EMPLOYEE BENEFIT PLAN PROVISIONS – INFLATION GUARD

In compliance with certain provisions of ERISA:

- 1. if any **Employee Benefit Plan** is insured jointly with any other entity under this **Crime Policy**, the **Insured** must select a Single Loss Limit of Insurance for Insuring Agreement A.2. that is sufficient to provide an amount of insurance for each **Employee Benefit Plan** that is at least equal to that required if each **Employee Benefit Plan** were insured separately;
- 2. if the **Insured** is an entity other than an **Employee Benefit Plan**, any payment the Company makes to the **Insured** for loss sustained by any **Employee Benefit Plan** will be held by such **Insured** for the use and benefit of the **Employee Benefit Plan(s)** sustaining the loss; and
- 3. if two or more **Employee Benefit Plans** are covered under this **Crime Policy**, any payment the Company makes for loss:
 - a. sustained by two or more **Employee Benefit Plans**; or

- b. of commingled **Money, Securities** or **Other Property** of two or more **Employee Benefit Plans**;

that arises out of a **Single Loss** is to be shared by each **Employee Benefit Plan** sustaining loss, in the proportion that the limit of insurance required under ERISA for each such **Employee Benefit Plan**, bears to the total of those limits of insurance.

- 4. If, at the inception date of this **Crime Policy**, or a preceding policy written by the Company that provided ERISA fidelity coverage for **Employee Benefit Plans**, the **Insured** has or had a Single Loss Limit of Insurance under such ERISA fidelity coverage for **Employee Benefit Plans** that is or was equal to or greater than the limit of insurance required under ERISA, the Single Loss Limit of Insurance under Insuring Agreement A.2. will equal the greater of the amount of the limit of insurance required by ERISA or the Single Loss Limit of Insurance set forth in Item 5. of the Declarations for Insuring Agreement A.2.

D. CANCELLATION OR TERMINATION

- 1. The **Insured** may cancel:
 - a. this **Crime Policy** in its entirety;
 - b. an Insuring Agreement; or
 - c. coverage for any **Insured**;

by mailing or delivering to the Company advance written notice of cancellation.

- 2. The Company may cancel:
 - a. this **Crime Policy** in its entirety;
 - b. an Insuring Agreement; or
 - c. coverage for any **Insured**;

by mailing or delivering to the **First Named Insured** written notice of cancellation at least 20 days before the effective date of cancellation if the Company cancels for nonpayment of premium; or 60 days before the effective date of cancellation if the Company cancels for any other reason.

The Company will mail or deliver the Company's notice to the **First Named Insured's** last mailing address known to the **Company**. Notice of cancellation will state the effective date of cancellation and the **Policy Period** will end on that date. If this **Crime Policy** or an Insuring Agreement is cancelled, the Company will send the **First Named Insured** any premium refund due. If the Company cancels this **Crime Policy**, the refund will be pro rata. If the **Insured** cancels, the earned premium will be computed in accordance with the customary short rate table and procedure. The cancellation will be effective even if the Company has not made or offered a refund. If notice is mailed, proof of mailing will be sufficient proof of notice.

- 3. This **Crime Policy** terminates:
 - a. in its entirety immediately upon the expiration of the **Policy Period**;

- b. in its entirety immediately upon exhaustion of the Policy Aggregate Limit of Insurance, if applicable; provided, that no **Crime Policy** termination under this Condition D.3.b. will be effective with respect to any **Employee Benefit Plan** covered under Insuring Agreement A.2.;
- c. in its entirety immediately upon the voluntary liquidation or dissolution of the **First Named Insured**; provided, that no **Crime Policy** termination under this Condition D.3.c. will be effective with respect to any **Employee Benefit Plan** covered under Insuring Agreement A.2.; or
- d. as to any **Subsidiary** immediately upon the **Change of Control** of such **Subsidiary**.

4. This **Crime Policy** terminates as to any **Employee**:

- a. as soon as the **Insured's** partner, any of the **Insured's Management Staff Members** or any **Employee** with managerial or supervisory responsibility not in collusion with the **Employee** becomes aware of any dishonest or fraudulent employment related act involving an amount in excess of \$10,000; or
- b. 60 days after the **Insured's** partner, any of the **Insured's Management Staff Members** or any **Employee** with managerial or supervisory responsibility not in collusion with the **Employee** becomes aware of any dishonest or fraudulent non-employment related act; either of which acts were committed by such **Employee** in the **Insured's** service, during the term of employment by the **Insured** or prior to employment by the **Insured**, provided such dishonest or fraudulent non-employment related act involved **Money, Securities** or **Other Property** is in an amount in excess of \$10,000.

E. CHANGES

Only the **First Named Insured** is authorized to make changes in the terms of this **Crime Policy** and solely with the Company's prior written consent. This **Crime Policy's** terms can be changed, amended or waived only by endorsement issued by the Company and made a part of this **Crime Policy**. Notice to any representative of the **Insured** or knowledge possessed by any agent or by any other person will not effect a waiver or change to any part of this **Crime Policy**, or estop the Company from asserting any right under the terms, conditions and limitations of this **Crime Policy**, nor may the terms, conditions and limitations hereunder be waived or changed, except by a written endorsement to this **Crime Policy** issued by the Company.

F. ENTIRE AGREEMENT

The Declarations, the application, the Crime Terms and Conditions, and any endorsements attached thereto, constitute the entire agreement between the **Insured** and the Company.

G. HEADINGS

The titles of the various paragraphs of this **Crime Policy** and its endorsements are inserted solely for convenience or reference and are not to be deemed in any way to limit or affect the provision to which they relate.

**GOVERNMENT ENTITY CRIME ENDORSEMENT EXCLUDING
COVERAGE FOR TREASURERS AND TAX COLLECTORS**

This endorsement modifies the following:

Crime

It is agreed that:

1. **ITEM 5.** of the **DECLARATIONS, Insuring Agreement A. Fidelity** is replaced with the following:

Insuring Agreement	Single Loss Limit of Insurance	Single Loss Retention
A. Fidelity		
1. Employee Theft – Per Loss Coverage	\$1,000,000	\$2,500
2. Employee Theft – Per Employee Coverage		

2. Section **I. INSURING AGREEMENTS, A. FIDELITY** is replaced with the following:

A. FIDELITY

1. Employee Theft – Per Loss Coverage

The Company will pay the **Insured** for the **Insured's** direct loss of, or direct loss from damage to, **Money, Securities** and **Other Property** directly caused by **Theft** or **Forgery** committed by an **Employee**, whether identified or not, acting alone or in collusion with other persons.

2. Employee Theft – Per Employee Coverage

The Company will pay the **Insured** for the **Insured's** direct loss of, or direct loss from damage to, **Money, Securities**, and **Other Property** directly caused by **Theft** or **Forgery** committed by each **Employee**, whether identified or not, acting alone or in collusion with other persons.

3. Section **II. GENERAL AGREEMENTS, A. JOINT INSURED**, 5. is replaced with the following:

5. Payment by the **Company** to the **First Named Insured** for loss sustained by any **Insured** fully releases the Company on account of such loss.

4. Section **III. DEFINITIONS** is amended as follows:

- A. Definition DD. **Insured** is replaced with the following:

DD. **Insured** means:

1. the **First Named Insured**,
2. any **Sponsored Plan**, or
3. any other entity listed in **ITEM 1.** of the Declarations.

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B. Paragraph 1. of Definition RR. **Single Loss** is replaced with the following:

RR. **Single Loss** means:

1. for purposes of Insuring Agreement A.1:
 - a. an individual act;
 - b. the combined total of all separate acts; or
 - c. a series of related acts;

committed by an **Employee** or committed by more than one **Employee** acting alone or in collusion with other persons both during and before the **Policy Period**; and

2. for purposes of Insuring Agreement A.2.:
 - a. an individual act;
 - b. the combined total of all separate acts; or
 - c. a series of related acts;

committed by each **Employee** acting alone or in collusion with other persons both during and before the **Policy Period**.

C. Paragraph 1. of Definition UU. **Theft** is deleted.

5. Section **IV. EXCLUSIONS** is amended as follows:

A. Exclusion C is replaced by the following:

C. This **Crime Policy** will not apply to loss resulting directly or indirectly from any fraudulent, dishonest or criminal act committed by the **Insured**, the **Insured's** natural person partners, any **LLC Member** or **Officer-Shareholder**, whether acting alone or in collusion with others.

B. References to Insuring Agreement A.3. are deleted from Exclusions D., E., F., G., H., O., P., W., and X.

C. Exclusion CC. is replaced by the following:

CC. This **Crime Policy** will not apply to loss sustained by the **Insured** or any **Subsidiary** to the extent it results in a benefit, gain or transfer to the **Insured** or any **Subsidiary**.

D. The following Exclusions are added:

DD. This **Crime Policy** will not apply to loss caused by any **Employee** required by law to be individually bonded.

EE. This **Crime Policy** will not apply to loss caused by any treasurer or tax collector by whatever name known.

6. Section **V. CONDITIONS** is amended as follows:
- A. Section **A. GENERAL CONDITIONS**, 5. Ownership of Property; Interests Covered, b. is deleted.
 - B. The third paragraph, which reads, "The provisions of this Condition B.1.a will not be applicable to Insuring agreement A.2." is deleted from section **B. PROVISIONS AFFECTING LOSS ADJUSTMENT AND SETTLEMENT**, 1. **Limit of Insurance**, a. Policy Aggregate Limit of Insurance.
 - C. Section **B. PROVISIONS AFFECTING LOSS ADJUSTMENT AND SETTLEMENT**, 3. **The Insured's Duties in the Event of a Loss**, b. is replaced with the following:
 - b. notify law enforcement authorities if the **Insured** has reason to believe that any loss, except for loss covered under Insuring Agreements A.1., A.2, or F.2., involves a violation of law;
 - D. Section **C. EMPLOYEE BENEFIT PROVISIONS – INFLATION GUARD** is deleted.
 - E. Sections **D. CANCELLATION OR TERMINATION**, 3 b. and c. are replaced with the following:
 - b. in its entirety immediately upon exhaustion of the Policy Aggregate Limit of Insurance, if applicable;
 - c. in its entirety immediately upon the voluntary liquidation or dissolution of the **First Named Insured**;

7. The following Condition is added:

Indemnification

The Company will indemnify any of the **Insured's** officials who are required by law to give individual bonds for the faithful performance of their duties, against loss through **Theft** committed by **Employees** who serve under them, subject to the applicable Limit of Insurance. The provisions of this Condition apply to Insuring Agreement A only.

Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, exclusions, or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

**GLOBAL COVERAGE COMPLIANCE ENDORSEMENT – ADDING FINANCIAL INTEREST COVERAGE
AND SANCTIONS CONDITION AND AMENDING TERRITORY CONDITION**

This endorsement changes the following:

Crime

It is agreed that:

1. The following is added to section **III. DEFINITIONS**:

Financial Interest means the **First Named Insured's** insurable interest in an **Insured** that is domiciled in a country or jurisdiction in which the Company is not licensed to provide this insurance, as a result of the **First Named Insured's**:

1. ownership of the majority of the outstanding securities or voting rights of the **Insured** representing the present right to elect, appoint, or exercise a majority control over such **Insured's** board of directors, board of trustees, board of managers, natural person general partner, or functional foreign equivalent;
2. indemnification of, or representation that it has an obligation to indemnify, the **Insured** for loss sustained by such **Insured**; or
3. election or obligation to obtain insurance for such **Insured**.

2. The following replaces section **V. CONDITIONS, A. GENERAL CONDITIONS, 1., Territory Covered**:

1. Territory Covered

- a. Except as indicated in Item 5. of the Declarations,

- i. the Company will cover loss the **Insured** sustains anywhere in the world, and
- ii. the Company will cover all of the **Insured's** offices and **Premises**, including any additional offices or **Premises** pursuant to sections II. GENERAL AGREEMENTS B. ADDITIONAL OFFICES, C. CONSOLIDATION, MERGER OR PURCHASE OF ASSETS, and D. ACQUISITIONS in this **Crime Policy**.

- b. This **Crime Policy** does not apply to:

- i. loss sustained by an **Insured** domiciled; or
- ii. loss of **Other Property** located,

in any country or jurisdiction in which the Company is not licensed to provide this insurance, to the extent that providing this insurance would violate the laws or regulations of such country or jurisdiction.

- c. In the event an **Insured** sustains loss referenced in b. above to which this **Crime Policy** would have applied, the Company will reimburse the **First Named Insured** for its loss, on account of its **Financial Interest** in such **Insured**.

3. The following is added to section **V. CONDITIONS, B. PROVISIONS AFFECTING LOSS ADJUSTMENT AND SETTLEMENT**:

In the event the Company reimburses the **First Named Insured** on account of its **Financial Interest** in an **Insured**, as a condition precedent to exercising rights under this **Crime Policy**, the **First Named Insured** will cause the **Insured** to comply with the conditions of this **Crime Policy**.

4. The following is added to section **V. CONDITIONS**:

SANCTIONS

This **Crime Policy** will provide coverage for any loss or expenses, or otherwise will provide any benefit, only to the extent that providing such coverage or benefit does not expose the Company or any of its affiliated or parent companies to any trade or economic sanction under any law or regulation of the United States of America or any other applicable trade or economic sanction, prohibition or restriction.

Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, exclusions, or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

AMENDATORY ENDORSEMENT FOR CERTAIN ERISA CONSIDERATIONS

This endorsement changes the following:

Crime

It is agreed that:

1. The following replaces section **I. INSURING AGREEMENTS**, A. 2. ERISA Fidelity:

2. ERISA Fidelity

The Company will pay the **Insured** for direct loss of, or direct loss from damage to, **Money, Securities and Other Property** that belongs to an **Employee Benefit Plan**, directly caused by acts of **Fraud or Dishonesty** committed by a **Fiduciary**, whether identified or not, acting alone or in collusion with other persons.

2. The following is added to section **III. DEFINITIONS**:

Fraud or Dishonesty has the meaning set forth in Title 29, Code of Federal Regulations, Section 2580.412-9.

Handled or Handling mean "handle", "handled", "handles" or "handling" as these terms are set forth in Title 29, Code of Federal Regulations, Section 2580.412-6.

3. The following replaces section **III. DEFINITIONS**, V.

V. **Fiduciary** means:

1. any natural person who is a trustee, officer, **Employee**, or an administrator, of any **Employee Benefit Plan**;
or
2. any natural person who is a member of the board of directors, member of the board of trustees, a partner, an **LLC Manager**, an **LLC Member**, an **Officer-Shareholder**, an officer, or an **Employee**, of any **Employee Benefit Plan Sponsor**; while that person is **Handling Money, Securities, or Other Property** that belongs to an **Employee Benefit Plan**.

Fiduciary does not mean any agent, broker, independent contractor, third party administrator, broker-dealer, registered representative, investment advisor, custodian, or other person or entity of the same general character.

4. The following replaces section **IV. EXCLUSIONS**, M and Z:

M. This **Crime Policy** will not apply to loss resulting directly or indirectly from any **Theft**, disappearance, damage, destruction, or disclosure of any intangible property or confidential information, including:

1. trade secret information, confidential processing methods, or other confidential information or intellectual property of any kind, or **Electronic Data**, unless otherwise covered under Insuring Agreement F.2.; or
2. **Computer Programs**,

provided that this exclusion will not apply to loss that is otherwise covered under Insuring Agreement A. 2., ERISA Fidelity caused by a **Fiduciary's** access to, use of, or disclosure of, such intangible property or confidential information to commit acts of **Fraud or Dishonesty**.

Z. This **Crime Policy** will not apply to loss resulting directly or indirectly from the diminution in value of **Money, Securities, or Other Property**, provided that this exclusion will not apply to loss that is otherwise covered under Insuring Agreement A. 2., ERISA Fidelity caused by a **Fiduciary's** acts of **Fraud or Dishonesty**.

5. The following replaces section V. **CONDITIONS, A. GENERAL CONDITIONS**, 3. Extended Period to Discover Loss:
3. Extended Period to Discover Loss

The Company will pay the **Insured** for loss that the **Insured** sustained prior to the effective date of cancellation or termination of this **Crime Policy**, which is **Discovered** by the **Insured**:

- a. no later than 90 days from the date of cancellation or termination; and
- b. as respects any **Employee Benefit Plan**, no later than one year from the date of cancellation or termination.

Notwithstanding the above, with respect to all Insuring Agreements other than Insuring Agreement A.2. ERISA Fidelity, this extended period to **Discover** loss terminates immediately upon the effective date of any other insurance obtained by the **Insured** replacing in whole or in part the insurance afforded by this **Crime Policy**. With respect to Insuring Agreement A.2. ERISA Fidelity, the extended period to Discover Loss terminates upon the effective date of any other insurance obtained by the **Employee Benefit Plan Sponsor** or the **Employee Benefit Plan** that offers the same coverage afforded by this **Crime Policy** in an amount no less than the minimum amount required under ERISA section 412 and that provides coverage for loss sustained prior to its effective date.

Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, exclusions, or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

SOCIAL ENGINEERING FRAUD EXCLUSION ENDORSEMENT

This endorsement changes the following:

Crime

It is agreed that:

1. The following are added to section III. DEFINITIONS:

Authorized Person means an **Officer-Shareholder**, sole proprietor, director, trustee, natural person partner, **LLC Manager** or **LLC Member** who is authorized by the **Insured** to transfer, pay, or deliver **Money** or **Securities** or to instruct **Employees** or other **Authorized Persons** to transfer, pay, or deliver **Money** or **Securities**.

Communication means an electronic, telegraphic, cable, teletype, telephonic voice, telefacsimile, or written instruction received by an **Employee** or **Authorized Person** that:

1. directs the **Employee** or **Authorized Person** to transfer, pay, or deliver **Money** or **Securities**;
2. contains a misrepresentation of a material fact; and
3. is relied upon by the **Employee** or **Authorized Person**, believing the material fact to be true.

Social Engineering Fraud means the intentional misleading of an **Employee** or **Authorized Person** by a natural person impersonating:

1. a **Vendor**, or that **Vendor's** attorney;
2. a **Client**, or that **Client's** attorney;
3. an **Employee**; or
4. an **Authorized Person**,

through the use of a **Communication**.

Vendor means an entity or natural person that has provided goods or services to the **Insured** under a genuine, pre-existing written agreement or other agreed-upon arrangement.

Vendor does not include any **Financial Institution**, asset manager, armored motor vehicle company, or similar entity.

2. The following replaces section III. DEFINITIONS, E. **Computer Fraud**:

E. **Computer Fraud** means an intentional, unauthorized, and fraudulent entry or change of data or computer instructions directly into a **Computer System**:

1. by a natural person or entity, other than an **Employee**, **Authorized Person**, independent contractor, or any individual under the direct supervision of the **Insured**, including any such entry or change made via the internet, provided that such entry or change causes **Money**, **Securities**, or **Other Property** to be transferred, paid, or delivered from inside the **Premises** or from the **Insured's Financial Institution Premises**, to a place outside the **Premises** or **Insured's Financial Institution Premises**; or
2. made by an **Employee** or **Authorized Person** acting in good faith upon an intentional, unauthorized, and fraudulent instruction received from a computer software contractor who has a written agreement with the **Insured** to design, implement, or service **Computer Programs** for a **Computer System** covered under section I. **INSURING AGREEMENTS, F. COMPUTER CRIME**.

For purposes of this definition, an intentional, unauthorized, and fraudulent entry or change of data or computer instructions does not include such entry or change made by an **Employee**, **Authorized Person**, independent contractor, or any individual under the direct supervision of the **Insured** made in reliance upon any fraudulent electronic, cable, teletype, telephonic voice, telefacsimile, or written instruction, except as defined in E.2. above. An intentional, unauthorized, and fraudulent entry or change of data or computer instructions also does not include such entry or change that involves the use, or purported use, of any **Credit**, **Debit**, or **Charge Card** or

any access, convenience, identification, stored value, or other similar cards, including the information contained on such cards.

Computer Fraud does not include **Social Engineering Fraud** or **Funds Transfer Fraud**.

3. The following replaces section III. **DEFINITIONS**, G. **Computer System**:

G. **Computer System** means:

1. any computer; and
2. any input, output, processing, storage, or communication device, or any related network, cloud service, operating system, or application software, that is connected to, or used in connection with, such computer, that is rented by, owned by, leased by, licensed to, or under the direct operational control of, the **Insured**.

4. The following replaces section III. **DEFINITIONS**, AA. **Funds Transfer Fraud**:

AA. **Funds Transfer Fraud** means:

1. an electronic, telegraphic, cable, teletype, or telephone instruction, fraudulently transmitted to a **Financial Institution** directing such institution to debit a **Transfer Account** and to transfer, pay, or deliver **Money** or **Securities** from the **Transfer Account**, which instruction purports to have been transmitted by the **Insured**, but was in fact fraudulently transmitted by someone other than the **Insured** without the **Insured's** knowledge or consent; or
2. a fraudulent written instruction, other than one covered under Insuring Agreement B., issued to a **Financial Institution** directing such **Financial Institution** to debit a **Transfer Account** and to transfer, pay, or deliver **Money** or **Securities** from such **Transfer Account** by use of an electronic funds transfer system at specified intervals or under specified conditions, which written instruction purports to have been issued by the **Insured** but was in fact fraudulently issued, **Forged**, or altered by someone other than the **Insured** without the **Insured's** knowledge or consent.

Funds Transfer Fraud does not include **Social Engineering Fraud** or **Computer Fraud**.

5. The following replaces section IV. **EXCLUSIONS**, R.:

R. This **Crime Policy** will not apply to loss resulting directly or indirectly from:

1. the giving or surrendering of **Money**, **Securities** or **Other Property** in any exchange or purchase, whether genuine or fictitious; or
2. any other giving or surrendering of, or voluntary parting with, **Money**, **Securities** or **Other Property**, whether or not induced by any dishonest or fraudulent act, except when covered under:
 - a. Insuring Agreement A.;
 - b. Insuring Agreement E.; or
 - c. Insuring Agreement F1.

Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, exclusions, or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

IOWA CANCELLATION OR TERMINATION ENDORSEMENT

This endorsement changes the following:

Crime

It is agreed that:

1. The following replaces section **V., CONDITIONS, D.2.:**
2. The Company may cancel:
 - a. this **Crime Policy** in its entirety;
 - b. an Insuring Agreement; or
 - c. coverage for any **Insured**;

by mailing or delivering to the **First Named Insured** written notice of cancellation at least **20** days (number of days must equal or exceed 20 days) before the effective date of cancellation if the Company cancels for nonpayment of premium; or **60** days (number of days must equal or exceed 60 days) before the effective date of cancellation if the Company cancels for any reason scheduled below. The Company may cancel for any of the following reasons:

- a. nonpayment of premium,
- b. misrepresentation or fraud,
- c. actions by the **Insured** that substantially change or increase the risk,
- d. the Commissioner determines the continuation of the policy would jeopardize the Company's solvency or place us in violation of any state insurance laws,
- e. the **Insured** acts in a manner which he or she knew or should have known was a breach of a policy condition,
- f. loss of reinsurance, or
- g. if the Commissioner determines such cancellation is justified.

The Company will mail or deliver the Company's notice to the **First Named Insured's** last mailing address known to the Company. Notice of cancellation will state the effective date of cancellation and the **Policy Period** will end on that date. If this **Crime Policy** or an Insuring Agreement is cancelled, the Company will send the **First Named Insured** any premium refund due, computed on a pro-rata basis. The cancellation will be effective even if the Company has not made or offered a refund. If notice is mailed, proof of mailing will be sufficient proof of notice.

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2. The following is added to section **V., CONDITIONS, D. CANCELLATION OR TERMINATION**:
 5. The Company will not be required to renew this **Crime Policy** upon its expiration. If the Company elects not to renew, the Company will provide to the **First Named Insured** written notice to that effect **45** days (number of days must equal or exceed 45 days) before the Expiration Date set forth in ITEM 2 of the Declarations.

Nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, exclusions or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REPLACE EXCLUSION BB. ENDORSEMENT

This endorsement changes the following:

Crime

It is agreed that:

The following replaces section **IV. EXCLUSIONS, BB.:**

BB. Except as outlined in section II. GENERAL AGREEMENTS, C. and D., this **Crime Policy** will not apply to loss sustained by any **Subsidiary** or related **Employee Benefit Plan** or **Sponsored Plan**, occurring at any time during which such entity was not a **Subsidiary** or related **Employee Benefit Plan** or **Sponsored Plan**.

Nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, exclusions, or limitations of the above-mentioned policy, except as expressly stated herein. This endorsement is part of such policy and incorporated therein.

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Policy Number: **105645280**
