



**This Declaration Page is attached to and forms part of Certificate provisions
(Form SLC-3 USA NMA 2868)**

Agreement Number: NAL10626 (Section 5) & NAC060826 (Section 1C)
Declaration Policy Number: OP2601116
Unique Market Reference: B0408OP2601116



1. Name and address of the Insured:

North Shore at Lake Hart Homeowners Association, Inc.
1170 Celebration Blvd #202, Celebration, FL 34747

2. Effective:

From: 19th June 2026 at 00.01 hours Local Standard Time at the Location(s) Insured.
To: 19th June 2027 at 00.01 hours Local Standard Time at the Location(s) Insured.

3. Insurance is effective with certain UNDERWRITERS AT LLOYD'S, LONDON.

Percentage: 100% as per Security Schedule attached.

4. Amount:

Sum Insured:

USD **100,000** per occurrence and in the annual aggregate.

(Debris Removal is included in the limit provided but not in addition to)

Coverage:

Wind and Hail in respect of Landscaping which is defined as trees, plants, shrubs, flowers and any other flora.

Premium:

USD **5,000** (for 100%) per annum

*****Excluding any taxes and fees*****



5. Forms attached hereto and special conditions

WEH 1994, including:

60 days Notice of Cancellation
90% Co-Insurance
Replacement Cost Valuation

NMA 2340 – Land, Water and Air Exclusion, Seepage and Pollution or Contamination Exclusion and Debris Removal.

Loss Payees and/or Mortgagees and/or Additional Names Assureds automatically agreed hereon as and where applicable as kept on file by the Agent, without advice to Underwriters hereon.

LMA 5018 - Microorganism Exclusion

LMA 5019 – Asbestos Exclusion

NMA 464 – War & Civil War Exclusion

NMA 2962 – Biological & Chemical Materials Exclusion Clause.

NMA 1191 – Radioactive Contamination Exclusion Clause.

LMA 5401 – Property Cyber and Data Exclusion.

LMA 5062 Fraudulent Claims Clause

100% Minimum Earned Premium Clause

NMA 2920 – Terrorism Exclusion Endorsement

LMA 5390 – U.S Terrorism Risk Insurance Act of 2002, as amended (TRIA) – Not Purchased Clause.

Complaints Procedure Notice.

LMA 3100A – Sanction Limitation Clause.

Pre-existing damage exclusion.

LMA 5393 – Communicable Disease Endorsement.

2001AML00002 - External Property Exclusion

LMA 9037 – Florida Surplus Lines Notice (Guaranty Act)

LMA 9038 – Florida Surplus Lines Notice (Rates and Forms)

LMA 5020 – Naming Lloyd's America, Inc

LSW 3001 – Premium Payment Clause.

Excluding Ordinance & Law

Excluding Equipment Breakdown

Excluding ALL PROPERTY WHETHER REAL OR NOT.

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Dated: 22 June 2026

By: _____

For and on behalf of Harman Kemp Limited

Correspondent

**24/08/00
NMA 2868**

AGREEMENT NO:

NAL10626 (section 5) & NAC060826 (Section 1C)

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FLORIDA SURPLUS LINES NOTICE (GUARANTY ACT)

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

01/09/13

LMA 9037

FLORIDA SURPLUS LINES NOTICE (RATES AND FORMS)

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

01/09/13

LMA 9038



WEH 1994 (amended)
WINDSTORM INSURANCE

Subject to the Exclusions, Limit and Conditions hereinafter contained, this Policy insures Property specified in the Schedule against Direct Physical Loss or Damage caused by Windstorm or Hail occurring during the Period of this Policy as stated in the Schedule attaching to and forming part hereof, (hereinafter referred to as the "Schedule")

Windstorm or Hail shall mean physical loss or damage caused by the direct action of wind or the direct action of hail, whether accompanied by wind or not, but shall not include any consequential loss or damage from any other ensuing peril.

LOSSES EXCLUDED

This Policy DOES NOT INSURE AGAINST:-

- 1) Loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused.
- 2) Loss or damage occasioned directly or indirectly by war, invasion, hostilities, acts of foreign enemies, civil war, rebellion, insurrection, military or usurped power or martial law or confiscation by order of any Government or public authority.
- 3) Loss or increased cost occasioned by any Civil Authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder.
- 4) Loss or damage caused directly or indirectly by frost or cold weather.
- 5) Loss or damage caused directly or indirectly by subsidence, landslip, ice (other than hail), snow, sleet, sand or dust all whether driven by wind or not.
- 6) Loss or damage directly or indirectly caused by flood, surface water, waves, tidal waves or tidal water, overflow of streams, rivers, lakes, ponds or other bodies of water, or spray from all of the foregoing, all whether driven by wind or not.
- 7) Loss or damage caused by backing up of sewers and/or drains; or seepage of any substance.
- 8) Loss or damage caused to the interior of buildings if such buildings are insured hereby unless loss or damage occurs concurrently with and results from an aperture caused by the windstorm.
- 9) wear, tear or gradual deterioration; wet rot or dry rot or mold; spoilage, decay or decomposition, normal settling, shrinking or expansion in buildings, structures or foundations; corrosion or rust; erosion; leakage; any other gradually occurring loss; or any loss which commenced prior to the commencement of the period of Insurance stated in the Schedule
- 10) Cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies;

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- 11) error in design; faulty workmanship; or faulty or unsuitable materials, inherent vice or latent defect;



PROPERTY EXCLUDED

This Policy does not insure:

1. Land or Land Values
2. shafts, mines, tunnels, wells, ponds, dams, dikes, wharves, piers, jetties, embankments, bulkheads, earthen structures and the like, and any man made property in or under the ground;
3. driveways, pavements, curbing, culverts, and sidewalks;
4. building or structures in process of construction or materials and supplies therefor;
5. power transmission distribution or feeder lines not on the Assured's premises;
6. property in transit;
7. any building or structure, or property contained therein, while such building or structure is vacant and/or unoccupied and/or inoperative for more than thirty (30) days;
8. Any renovation/refurbishment/structural works and/or maintenance works without prior written agreement by underwriters prior to commencement of such works.
9. accounts, bills, currency, money, notes, securities, deeds, evidence of debt and valuable papers;
10. animals, ~~plants~~ and living things of all types;
11. jewellery, precious stones, furs and garments;
12. paintings, object d'art and other items of fine art, trophies and memorabilia;
13. stock that has been left in the open or not contained in buildings which are on permanent foundations and capable of secure storage;
14. Golf Courses
15. **All PROPERTY including but not limited to Real Property, Personal or Business Property and any other outdoor property.**

OTHER INSURANCE

This Policy does not cover any loss or damage which at the time of the happening of such loss or damage is insured by, or would, but for the existence of this Policy, be insured by any other insurance policy or policies either primary or excess.

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TERRITORIAL LIMITS

This Policy insures at the location(s) as stated in the Schedule.



SUM INSURED

Underwriters hereon shall not be liable for more than the sum insured stated in the Schedule in respect of each insurance.

DEDUCTIBLE

Each Occurrence shall be adjusted separately and from the amount of each such adjusted Occurrence, the sum stated in the Schedule shall be deducted.

~~VALUES DECLARED (AND INCORRECT DECLARATION PENALTY)~~

~~The premium for this Policy has been based on a statement of individual values declared to and agreed by the Underwriters at the inception of this Policy and stated in the Schedule.~~

~~If any of the individual values declared are less than the equivalent amount of the Co-insurance percentage, as stated in the Schedule, of the replacement cost values (See Condition 4 "Valuation"), then any recovery otherwise due hereunder shall be reduced in the same proportion that the individual value(s) declared bear to the value(s) that should have been declared and the Assured shall co-insure for the balance.~~

OCCURRENCE

The term "Occurrence" shall mean any one loss and/or series of losses arising out of one event. The duration and extent of any one "Occurrence" shall be limited to all losses sustained by the Assured during any period of 72 consecutive hours arising out of the same event. However no such period of 72 consecutive hours may extend beyond the expiration of this Policy unless the Assured shall first sustain direct physical loss or damage by windstorm and/or hail prior to expiration and within said period of 72 consecutive hours nor shall any period of 72 consecutive hours commence prior to the attachment of this Policy.

DEBRIS REMOVAL

This Policy also covers, within the Sum Insured, expenses incurred in the removal of debris of property covered hereunder which may be directly destroyed or damaged by Windstorm and/or Hail.

The cost of removal of debris shall not be considered in determination of the valuation of the Property Insured.



CONDITIONS

1) VALUATION

It is understood and agreed that, in the event of damage, settlement shall be based upon the cost of repairing, replacing and reinstating (whichever is the least) on the same site with material of like kind and quality without deduction for depreciation, subject to the following provisions:

- a) the repairs, replacement or reinstatement (all hereinafter referred to as “replacement”) must be executed with due diligence and dispatch;
- b) Until Replacement has been effected the amount of liability under this Policy in respect of loss shall be limited to the actual cash value at the time of loss;
- c) If replacement with material of like kind and quality is restricted or prohibited by any by-laws; ordinance or law, any increased cost of replacement due thereto shall not be covered by this policy.

The Underwriters liability for loss under this Policy shall not exceed the smallest of the following amounts:-

- i) the amount of the Policy applicable to the destroyed or damaged property,
- ii) the replacement cost of the property or any part thereof identical with such property and intended for the same occupancy and use,
- iii) the amount actually and necessarily expended in replacing said property or any part thereof.

2) NOTIFICATION OF CLAIMS

The Insured, upon knowledge of any occurrence likely to give rise to a claim hereunder, shall give immediate written advice thereof to the person(s) or firm named for the purpose in the Schedule.

3) PROOF OF LOSS

The Insured shall tender a signed and sworn proof of loss within sixty (60) days after the occurrence of a loss (unless such period be extended by the written agreement of Underwriters) stating the time, place and cause of loss, the interest of the Insured and of all others in the property, the sound value thereof and the amount of loss or damage thereto.



4) SUBROGATION

If the Underwriters become liable for any payment under this Policy in respect of loss or damage, the Underwriters shall be subrogated, to the extent of such payment, to all the rights and remedies of the Insured against any party in respect of such loss or damage and shall be entitled at their own expense to sue in the name of the Insured. The Insured shall give to the Underwriters all such assistance in his power as the Underwriters may require to secure their rights and remedies and, at the Underwriters request, shall execute all documents necessary to enable the Underwriters effectively to bring suit in the name of the Assured including the execution and delivery of the customary form of loan receipt.

The Underwriters hereon agree that this Policy shall not be invalidated should the Insured waive in writing, prior to the loss or damage affected thereby, any or all rights of recovery against any party for loss or damage occurring to the property described herein. The Underwriters expressly waive subrogation against any subsidiary, parent, associated, or affiliated company of the Insured, but the above waivers shall not apply where the party otherwise protected thereunder is supplying or receiving goods or services for which a reward, recompense or consideration passes between the Insured and such other party.

5) SALVAGE AND RECOVERIES

All salvages, recoveries and payments recovered or received subsequent to a loss settlement under this Policy shall be applied as if recovered or received prior to the said settlement and all necessary adjustments shall be made by the parties hereto.

6) FALSE AND FRAUDULENT CLAIMS

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall become void and all claims hereunder shall be forfeited.

7) ABANDONMENT

There shall be no abandonment to the Underwriters of any property.

8) INSPECTION AND AUDIT

The Underwriters shall be permitted, but not obliged, to inspect the Property Insured at any time. Neither the Underwriters' right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the Insured or others, to determine or warrant that such property is safe.

The Underwriters may examine and audit the Insured's books and record at any time during the Policy period and extensions thereof and within three years after the final termination of this Policy, as far as they relate to the subject matter of this Insurance.



9) ASSIGNMENT

Assignment or transfer of this Policy shall not be valid except with the written consent of Underwriters.

10) CANCELLATION

- a) This Policy may be cancelled by the Insured at any time by written notice or by surrender of this Policy. This Policy may also be cancelled by or on behalf of the Underwriters by delivering to the Assured or by mailing to the Insured, by registered, certified, or other first class mail, at the Insured's address as shown in this Policy, written notice stating when, not less than ten (10) days thereafter, the cancellation shall be effective. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Policy shall terminate at the date and hour specified in such notice.
- b) In the event a loss occurs, then, if the Insured shall at any time afterwards cancel, premium shall be considered as having been earned in the same ratio as the claim made bears to the aggregate limit, provided that this does not result in a larger return premium than would have been developed by paragraph c) immediately following:
- c) In the event no loss has occurred then if this Policy is cancelled by the Insured then Underwriters shall retain the customary short rate proportion of the premium herein.
- d) If this Policy is cancelled by or on behalf of the Underwriters, the Underwriters shall retain the pro-rata proportion of the premium hereon.

Payment or tender of any unearned premium by the Underwriters shall not be a condition precedent to the effectiveness of Cancellation but such payment shall be made as soon as practicable.

If the period of limitation relating to the giving of notice is prohibited or made void by any law controlling the construction thereof, such period shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such Law

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OP2601116



SCHEDULE

AGREEMENT NUMBER: NAL10626 (Section 5) & NAC060826 (Section 1C)

DECLARATION NUMBER: OP2601116

UNIQUE MARKET REFERENCE: B0408OP2601116

INSURED'S NAME AND MAILING ADDRESS: North Shore at Lake Hart Homeowners Association, Inc.
1170 Celebration Blvd #202, Celebration, FL 34747

LOCATION OF PROPERTY INSURED: All as per ACORD held on file by Harman Kemp Limited.

PERIOD OF POLICY:
From: 19th June 2026 at 12.01 a.m. Standard Time at the Address of the Named Assured
To: 19th June 2027 at 12.01 a.m. Standard Time at the Address of the Named Assured

INTEREST: Trees, plants, shrubs, flowers and any other flora ONLY

LIMIT: USD **100,000** per occurrence and in the annual aggregate.
(Debris Removal is included in the limit provided but not in addition to)

DEDUCTIBLE: USD **10,000** Values each and every loss occurrence in respect of ALL Wind/Hail (including named storm).

PREMIUM: USD **5,000** (for 100%) per annum.
Excluding any taxes and fees

PERSON(S) OR FIRMS AUTHORISED TO ACCEPT SERVICE OF SUIT: Lloyd's America, Inc., Attention: Legal Department
280 Park Avenue, East Tower, 25th Floor, New York, NY 10017

ADVICE OF LOSS NOMINEES: Assured Partners, 300 Colonial Center Parkway, Suite 270, Lake Mary, FL 32746



LAND, WATER AND AIR EXCLUSION

Notwithstanding any provision to the contrary within the Policy of which this Endorsement forms part (or within any other Endorsement which forms part of this Policy), this Policy does not insure land (including but not limited to land on which the insured property is located), water or air, howsoever and wherever occurring, or any interest or right therein.

SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCLUSION

Notwithstanding any provision to the contrary within the Policy of which this Endorsement forms part (or within any other Endorsement which forms part of this Policy), this Policy does not insure:

- a) any loss, damage, cost or expense, or
- b) any increase in insured loss, damage, cost or expense, or
- c) any loss, damage, cost, expense, fine or penalty, which is incurred, sustained or imposed by order, direction, instruction or request of, or by any agreement with, any court, government agency or any public, civil or military authority, or threat thereof, (and whether or not as a result of public or private litigation),

which arises from any kind of seepage or any kind of pollution and/or contamination, or threat thereof, whether or not caused by or resulting from a peril insured, or from steps or measures taken in connection with the avoidance, prevention, abatement, mitigation, remediation, clean-up or removal of such seepage or pollution and/or contamination or threat thereof.

The term 'any kind of seepage or any kind of pollution and/or contamination' as used in this Endorsement includes (but is not limited to):

- a) seepage of, or pollution and/or contamination by, anything, including but not limited to, any material designated as a 'hazardous substance' by the United States Environmental Protection Agency or as a 'hazardous material' by the United States Department of Transportation, or defined as a 'toxic substance' by the Canadian Environmental Protection Act for the purposes of Part II of that Act, or any substance designated or defined as toxic, dangerous, hazardous or deleterious to persons or the environment under any other Federal, State, Provincial, Municipal or other law, ordinance or regulation; and
- b) the presence, existence, or release of anything which endangers or threatens to endanger the health, safety or welfare of persons or the environment.



DEBRIS REMOVAL ENDORSEMENT

THIS ENDORSEMENT CONTAINS PROVISIONS WHICH MAY LIMIT OR PREVENT RECOVERY UNDER THIS POLICY FOR LOSS WHERE COSTS OR EXPENSES FOR DEBRIS REMOVAL ARE INCURRED.

Nothing contained in this Endorsement shall override any Seepage and/or Pollution and/or Contamination Exclusion or any Radioactive Contamination Exclusion or any other Exclusion applicable to this Policy.

Any provision within this Policy (or within any other Endorsement which forms part of this Policy) which insures debris removal is cancelled and replaced by the following:

1. In the event of direct physical damage to or destruction of property, for which Underwriters hereon agree to pay, or which but for the application of a deductible or underlying amount they would agree to pay (hereinafter referred to as 'Damage or Destruction'), this Policy also insures, within the sum insured, subject to the limitations and method of calculation below, and to all the other terms and conditions of the Policy, costs or expenses;
 - (a) which are reasonably and necessarily incurred by the Assured in the removal, from the premises of the Assured at which the Damage or Destruction occurred, of debris which results from the Damage or Destruction; and
 - (b) of which the Assured becomes aware and advises the amount thereof to Underwriters hereon within one year of the commencement of such Damage or Destruction.
2. In calculating the amount, if any, payable under this Policy for loss where costs or expenses for removal of debris are incurred by the Assured (subject to the limitations in paragraph 1 above):
 - (a) the maximum amount of such costs or expenses is equal to the limits provided on the policy but NOT in addition to.
 - (b) the amount of such costs or expenses as limited in (a) above shall be added to:
 - (i) the amount of the Damage or Destruction; and
 - (ii) all other amounts of loss, which arise as a result of the same occurrence, and for which Underwriters hereon also agree to pay, or which but for the application of a deductible or underlying amount they would agree to pay; and

the resulting sum shall be the amount to which any deductible or underlying amount to which this Policy is subject and the limit (or applicable sub-limit) of this Policy, shall be applied.

N.M.A. 2340

(24/11/88) Form approved by Lloyd's Underwriters' Non-Marine Association.



LOSS PAYEES CLAUSE

Loss Payees and/or Mortgagees and/or Additional Names Assureds automatically agreed hereon as and where applicable as kept on file by Assured Partners, 300 Colonial Center Parkway, Suite 270, Lake Mary, FL 32746 without advice to Underwriters hereon.

MICROORGANISM EXCLUSION (ABSOLUTE)

This Policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to:

mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This Exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This Exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part, for these matters.

14/09/2005
LMA5018
Form approved by Lloyd's Market Association



ASBESTOS ENDORSEMENT

A. This Policy only insures asbestos physically incorporated in an insured building or structure, and then only that part of the asbestos which has been physically damaged during the period of insurance by one of these Listed Perils:

windstorm; hail

This coverage is subject to each of the following specific limitations:

1. The said building or structure must be insured under this Policy for damage by that Listed Peril.
2. The Listed Peril must be the immediate, sole cause of the damage of the asbestos.
3. The Assured must report to Underwriters the existence and cost of the damage as soon as practicable after the Listed Peril first damaged the asbestos. However, this Policy does not insure any such damage first reported to the Underwriters more than 12 (twelve) months after the expiration, or termination, of the period of insurance.
4. Insurance under this Policy in respect of asbestos shall not include any sum relating to:
 - i. any faults in the design, manufacture or installation of the asbestos;
 - ii. asbestos not physically damaged by the Listed Peril including any governmental or regulatory authority direction or request of whatsoever nature relating to undamaged asbestos.

B. Except as set forth in the foregoing Section A, this Policy does not insure asbestos or any sum relating thereto.

LMA 5019
14/09/2005

WAR AND CIVIL WAR EXCLUSION CLAUSE

Notwithstanding anything to the contrary contained herein this Policy does not cover Loss or Damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

NMA0464
01/01/1938



BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION

It is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.

NMA2962
06/02/03

RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE PHYSICAL DAMAGE – DIRECT U.S.A

This policy does not cover any loss or damage arising directly or indirectly from nuclear reaction nuclear radiation or radioactive contamination however such nuclear reaction nuclear radiation or radioactive contamination may have been caused *NEVERTHELESS if Fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction nuclear radiation or radioactive contamination any loss or damage arising directly from that Fire shall (subject to the provision of this policy) be covered EXCLUDING however all loss or damage caused by nuclear reaction nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

* Note-If Fire is not an insured peril under this policy the words from "NEVERTHELESS" to the end of the clause do not apply and should be disregarded.

7/5/59
N.M.A. 1191



PROPERTY CYBER AND DATA EXCLUSION

1. Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:
 - 1.1 Cyber Loss;
 - 1.2 loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data;regardless of any other cause or event contributing concurrently or in any other sequence thereto.
2. In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
3. This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on Cyber Loss or Data, replaces that wording.

Definitions

4. Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.
5. Cyber Act means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.
6. Cyber Incident means:
 - 6.1 any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
 - 6.2 any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.
7. Computer System means:
 - 7.1 any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.



8. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

LMA5401
11 November 2019

FRAUDULENT CLAIM CLAUSE

If the (re)insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this contract shall become void and all claim hereunder shall be forfeited.

LMA5062 04/06/2006
Form approved by Lloyd's Market Association

MINIMUM EARNED PREMIUM CLAUSE

In the event of cancellation of this Policy but the Assured, a minimum earned premium of 100.00% shall become earned, any provision of the policy to the contrary notwithstanding.

Failure of the Assured to make timely payment of premium shall be considered a request by the Assured for the Underwriters to cancel on the Assured's behalf. In the event of such cancellation for non-payment of premium, the minimum earned premium shall be due and payable, provided, however, such cancellation shall be rescinded if the Assured remits and the Underwriters receive the full policy premium within 10 days after the date of issuance of the cancellation notice. Such remittance and acceptance by the Underwriters shall not affect the minimum earned premium provision of this endorsement. In the event of any other cancellation by Underwriters, the earned premium shall be computed pro-rata, not subject to the minimum earned premium.



TERRORISM EXCLUSION ENDORSEMENT

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

08/10/01
NMA2920



U.S. Terrorism Risk Insurance Act of 2002 as amended
Not Purchased Clause

This Clause is issued in accordance with the terms and conditions of the *"U.S. Terrorism Risk Insurance Act of 2002" as amended as summarized in the disclosure notice.*

It is hereby noted that the Underwriters have made available coverage for "insured losses" directly resulting from an "act of terrorism" as defined in the "U.S. Terrorism Risk Insurance Act of 2002", as amended ("TRIA") and the Insured has declined or not confirmed to purchase this coverage.

This Insurance therefore affords no coverage for losses directly resulting from any "act of terrorism" as defined in TRIA except to the extent, if any, otherwise provided by this policy.

All other terms, conditions, insured coverage and exclusions of this Insurance including applicable limits and deductibles remain unchanged and apply in full force and effect to the coverage provided by this Insurance.

LMA5390
09 January 2020

COMPLAINTS PROCEDURE

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your policy, any problems concerning any aspect of your insurance or the handling of a claim you should, in the first instance contact your broker.

If you are unable to resolve the situations and wish to make a complaint, you can refer it to the Complaints Department at Lloyd's who may, in certain circumstances, be able to review the matter.

The name, address and contact details of the Complaints Department at Lloyd's is amended to read as follows:

Policyholder & Market Assistance
Lloyd's Market Services,
One Lime Street,
London EC3M 7HA

Telephone: +44 (0)207 327 5693
Fax: +44 (0)207 327 5225

In the event that the Complaints Department is unable to resolve your complaint, it may be possible for you to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.



SANCTIONS LIMITATIONS CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

LMA3100A

5 October 2023

PRE EXISITING-DAMAGE EXCLUSION

It is hereby noted and agreed that this Policy does not provide coverage for any loss caused directly or indirectly as a result of unrepaired damage caused by an occurrence which took place prior to the inception date of this policy.



COMMUNICABLE DISEASE ENDORSEMENT

1. This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - 2.1. for a Communicable Disease, or
 - 2.2. any property insured hereunder that is affected by such Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

LMA5393
25 March 2020



EXTERNAL PROPERTY EXCLUSION

This Policy does not insure any loss of or damage to any external property, real or personal of whatever nature, including but not limited to;

- (a) animal cages or containers and/or the animals of whatever species contained therein;
- (b) lakes, ponds, water features;
- (c) beaches, cabanas, beach huts;
- (d) wharves, piers, jetties, seawalls, docks, quays, moorings, caissons;
- (e) decking, walkways, fencing, walls, posts;
- (f) satellite dishes, antennae, aerials;
- (g) tennis courts or other outdoor sports facilities, sports equipment;
- (h) swimming pools;
- (i) outdoor furniture, ornaments, umbrellas, heaters, awnings or other patio coverings;
- (j) driveways, pavements;
- (k) exterior lighting, signs, neon signs, ornamentation and lettering thereon;
- (l) exterior paintwork or waterproofing materials

Furthermore, this Policy will not respond to any claim for Business Interruption as a result of loss or damage to the above-mentioned property.

ALL OTHER TERMS AND CONDITIONS REMAIN UNALTERED.

2001AML00002



SERVICE OF SUIT CLAUSE (U.S.A.)

This Service of Suit Clause will not be read to conflict with or override the obligations of the parties to arbitrate their disputes as provided for in any Arbitration provision within this Policy.

This Clause is intended as an aid to compelling arbitration or enforcing such arbitration or arbitral award, not as an alternative to such Arbitration provision for resolving disputes arising out of this contract of insurance (or reinsurance).

It is agreed that in the event of the failure of the Underwriters hereon to pay any amount claimed to be due hereunder, the Underwriters hereon, at the request of the Insured (or Reinsured), will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Underwriters' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States.

It is further agreed that service of process in such suit may be made upon Lloyd's America, Inc., 280 Park Avenue, East Tower, 25th Floor, New York, NY 10017, USA and that in any suit instituted against any one of them upon this contract, Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and/or upon the request of the Insured (or Reinsured) to give a written undertaking to the Insured (or Reinsured) that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Underwriters hereon hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Insured (or Reinsured) or any beneficiary hereunder arising out of this contract of insurance (or reinsurance), and hereby designate the above-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

14/09/2005

LMA5020

Form approved by Lloyd's Market Association



PREMIUM PAYMENT CLAUSE

Notwithstanding any provision to the contrary within this contract or any endorsement hereto, in respect of non payment of premium only the following clause will apply.

The (Re)Insured undertakes that premium will be paid in full to (Re)Insurers by the 60th day from the inception of this contract (or, in respect of instalment premiums, when due).

If the premium due under this contract has not been so paid to (Re)Insurers by the 60th day from the inception of this contract (and, in respect of instalment premiums, by the date they are due) (Re)Insurers shall have the right to cancel this contract by notifying the (Re)Insured via the broker in writing. In the event of cancellation, premium is due to (Re)Insurers on a pro rata basis for the period that (Re)Insurers are on risk but the full contract premium shall be payable to (Re)Insurers in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this contract.

It is agreed that (Re)Insurers shall give not less than 15 days prior notice of cancellation to the (Re)Insured via the broker. If premium due is paid in full to (Re)Insurers before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

LSW3001
30/9/08



NAL10626 – Section 5
MARKET SCHEDULE – 75.00% order hereon

Syndicate Pseudonym	Syndicate Number	Signed Line
CHN	2015	34.00%
WBC	5886	33.00%
WRB	1967	33.00%

NAC060826 – Section 1C
MARKET SCHEDULE – 25.00% order hereon

Syndicate Pseudonym	Syndicate Number	Signed Line
BEA	4242	65.00%
MRS	457	15.00%
AUL	1274	12.50%
QPS	5555	7.50%

SEVERAL LIABILITY

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

LSW 1001

INSURER CONTRACT DOCUMENTATION

This document details the contract terms entered into by the Insurer(s) and constitutes the contract document.

This contract is subject to US state surplus lines requirements. It is the responsibility of the surplus lines broker to affix a surplus lines notice to the contract document before it is provided to the Insured. In the event that the surplus lines notice is not affixed to the contract document the insured should contact the surplus lines broker.



Lloyd's Certificate

This Insurance is effected with certain Underwriters at Lloyd's, London.

This Certificate is issued in accordance with the limited authorization granted to the Correspondent by certain Underwriters at Lloyd's, London whose syndicate numbers and the proportions underwritten by them can be ascertained from the office of the said Correspondent (such Underwriters being hereinafter called "Underwriters") and in consideration of the premium specified herein, Underwriters hereby bind themselves severally and not jointly, each for his own part and not one for another, their Executors and Administrator

The Assured is requested to read this Certificate, and if it is not correct, return it immediately to the Correspondent for appropriate alteration.

All inquiries regarding this Certificate should be addressed to the following Correspondent:

Harman Kemp Limited
140 Fenchurch Street,
London, EC3M 6BL



CERTIFICATE PROVISIONS

1. **Signature Required.** This Certificate shall not be valid unless signed by the Correspondent on the attached Declaration Page.
2. **Correspondent Not Insurer.** The Correspondent is not an Insurer hereunder and neither is nor shall be liable for any loss or claim whatsoever. The Insurers hereunder are those Underwriters at Lloyd's, London whose syndicate numbers can be ascertained as hereinbefore set forth. As used in this Certificate "Underwriters" shall be deemed to include incorporated as well as unincorporated persons or entities that are Underwriters at Lloyd's, London.
3. **Cancellation.** If this Certificate provides for cancellation and this Certificate is cancelled after the inception date, earned premium must be paid for the time the insurance has been in force.
4. **Service of Suit.** It is agreed that in the event of the failure of Underwriters to pay any amount claimed to be due hereunder, Underwriters, at the request of the Assured, will submit to the jurisdiction of a Court of competent jurisdiction within the United States. Nothing in this Clause constitutes or should be understood to constitute a waiver of Underwriters' rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States. It is further agreed that service of process in such suit may be made upon the firm or person named in item 6 of the attached Declaration Page, and that in any suit instituted against any one of them upon this contract, Underwriters will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

The above-named are authorized and directed to accept service of process on behalf of Underwriters in any such suit and/or upon request of the Assured to give a written undertaking to the Assured that they will enter a general appearance upon Underwriters' behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, Underwriters hereby designate the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as their true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Assured or any beneficiary hereunder arising out of this contract of insurance, and hereby designate the above-mentioned as the person to whom the said officer is authorized to mail such process or a true copy thereof.

5. **Assignment.** This Certificate shall not be assigned either in whole or in part without the written consent of the Correspondent endorsed hereon.
6. **Attached Conditions Incorporated.** This Certificate is made and accepted subject to all the provisions, conditions and warranties set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.
7. **Short Rate Cancellation.** If the attached provisions provide for cancellation, the table below will be used to calculate the short rate proportion of the premium when applicable under the terms of cancellation.



Short Rate Cancellation Table For Term of One Year.

Days Insurance in Force	Per Cent of one year Premium	Days Insurance in Force	Per Cent of one year Premium	Days Insurance in Force	Per Cent of one year Premium	Days Insurance in Force	Per Cent of one year Premium
1	5%	66 - 69	29%	154 - 156	53%	256 - 260	77%
2	6	70 - 73	30	157 - 160	54	261 - 264	78
3 - 4	7	74 - 76	31	161 - 164	55	265 - 269	79
5 - 6	8	77 - 80	32	165 - 167	56	270 - 273 (9 mos) ..	80
7 - 8	9	81 - 83	33	168 - 171	57	274 - 278	81
9 - 10	10	84 - 87	34	172 - 175	58	279 - 282	82
11 - 12	11	88 - 91 (3 mos) ..	35	176 - 178	59	283 - 287	83
13 - 14	12	92 - 94	36	179 - 182 (6 mos) ..	60	288 - 291	84
15 - 16	13	95 - 98	37	183 - 187	61	292 - 296	85
17 - 18	14	99 - 102	38	188 - 191	62	297 - 301	86
19 - 20	15	103 - 105	39	192 - 196	63	302 - 305 (10 mos) ..	87
21 - 22	16	106 - 109	40	197 - 200	64	306 - 310	88
23 - 25	17	110 - 113	41	201 - 205	65	311 - 314	89
26 - 29	18	114 - 116	42	206 - 209	66	315 - 319	90
30 - 32 (1 mos)	19	117 - 120	43	210 - 214 (7 mos) ..	67	320 - 323	91
33 - 36	20	121 - 124 (4 mos) ..	44	215 - 218	68	324 - 328	92
37 - 40	21	125 - 127	45	219 - 223	69	329 - 332	93
41 - 43	22	128 - 131	46	224 - 228	70	333 - 337 (11 mos) ..	94
44 - 47	23	132 - 135	47	229 - 232	71	338 - 342	95
48 - 51	24	136 - 138	48	233 - 237	72	343 - 346	96
52 - 54	25	139 - 142	49	238 - 241	73	347 - 351	97
55 - 58	26	143 - 146	50	242 - 246 (8 mos) ..	74	352 - 355	98
59 - 62 (2 mos)	27	147 - 149	51	247 - 250	75	356 - 360	99
63 - 65	28	150 - 153 (5 mos) ..	52	251 - 255	76	361 - 365 (12 mos) ..	100

Rules applicable to insurance with terms less than or more than one year:

- A. If insurance has been in force for one year or less, apply the short rate table for annual insurance to the full annual premium determined as for insurance written for a term of one year.
- B. If insurance has been in force for more than one year:
 1. Determine full annual premium as for insurance written for a term of one year.
 2. Deduct such premium from the full insurance premium, and on the remainder calculate the pro rata earned premium on the basis of the ratio of the length of time beyond one year the insurance has been in force to the length of time beyond one year for which the policy was originally written.
 3. Add premium produced in accordance with items (1) and (2) to obtain earned premium during full period insurance has been in force.