

Po Box 2915
Bloomington IL 61702-2915

Named Insured

M-17-3EFF-FA9D F U

SANDRA SUAREZ
INSURANCE AND FINANCIAL
SERVICES, INC
2368 RICHMOND RD
STATEN ISLAND NY 10306-2345

Policy Number	90-C4-H016-3	
Policy Period	Effective Date	Expiration Date
12 Months	JUL 1 2025	JUL 1 2026
The policy period begins and ends at 12:01 am standard time at the premises location.		

Agent and Mailing Address
SANDRA SUAREZ
615 S LIVINGSTON AVE
LIVINGSTON NJ 07039-5418

PHONE: (973) 994-0500

Office Policy

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

Entity: Corporation

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

POLICY PREMIUM	\$ 2,364.00
NJ Surcharge	\$ 7.00
Total Amount	\$ 2,371.00

Discounts Applied:
Sprinkler

Prepared
APR 18 2025
CMP-4000

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Continued on Reverse Side of Page

Page 1 of 7

RENEWAL DECLARATIONS (CONTINUED)

Office Policy for SANDRA SUAREZ
 Policy Number 90-C4-H016-3

SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property	Seasonal Increase-Business Personal Property
001	615 S LIVINGSTON AVE LIVINGSTON NJ 07039-5418	No Coverage	\$ 305,500	25%

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

SECTION I - INFLATION COVERAGE INDEX(ES)

Cov A - Inflation Coverage Index: N/A
 Cov B - Consumer Price Index: 319.8

SECTION I - DEDUCTIBLES

Basic Deductible \$1,000

Special Deductibles:

Earthquake	2%	Money and Securities	\$250
Employee Dishonesty	\$250	Equipment Breakdown	\$1,000

Other deductibles may apply - refer to policy.

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RENEWAL DECLARATIONS (CONTINUED)

Office Policy for SANDRA SUAREZ
 Policy Number 90-C4-H016-3

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

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

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable	
On Premises	\$50,000
Off Premises	\$15,000
Arson Reward	\$5,000
Back-Up Of Sewer Or Drain	\$60,000
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Forgery Or Alteration	\$10,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000
Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000

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Continued on Reverse Side of Page

Page 3 of 7

RENEWAL DECLARATIONS (CONTINUED)

Office Policy for SANDRA SUAREZ
 Policy Number 90-C4-H016-3

Ordinance Or Law - Equipment Coverage	Included
Outdoor Property	\$5,000
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$5,000
Personal Property Off Premises	\$15,000
Pollutant Clean Up And Removal	\$10,000
Preservation Of Property	30 Days
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500
Signs	\$2,500
Unauthorized Business Card Use	\$5,000
Valuable Papers And Records	
On Premises	\$50,000
Off Premises	\$15,000
Water Damage, Other Liquids, Powder Or Molten Material Damage	Included

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

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

COVERAGE	LIMIT OF INSURANCE
Dependent Property - Loss Of Income	\$100,000
Employee Dishonesty	\$10,000
Identity Restoration	
Other Expenses	\$1,000
Case Management Services	12 months
Per Occurrence	\$35,000
Lost Wages And Supervision Expenses	\$5,000
Utility Interruption - Loss Of Income	\$10,000

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RENEWAL DECLARATIONS (CONTINUED)

Office Policy for **SANDRA SUAREZ**
 Policy Number **90-C4-H016-3**

Loss Of Income And Extra Expense

Actual Loss Sustained - 12 Months

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$2,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$4,000,000

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

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

FORMS AND ENDORSEMENTS

CMP-4100	Businessowners Coverage Form
CMP-4561.5	*Policy Endorsement
CMP-4990.2	*Identity Restoration
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4532	*Exclusion Cyber Incident
FE-1401	*Exclusion Cyber Incident
CMP-4819.1	Unauthorized Business Card Use
CMP-4230.1	Amendatory Endorsement
FE-3650	Actual Cash Value Endorsement
CMP-4705.2	Loss of Income & Extra Expense
CMP-4710	Employee Dishonesty
CMP-4709	Money and Securities
CMP-4706	Back-Up of Sewer or Drain

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Continued on Reverse Side of Page

Page 5 of 7

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RENEWAL DECLARATIONS (CONTINUED)

Office Policy for SANDRA SUAREZ
 Policy Number 90-C4-H016-3

CMP-4704.1 Dependent Prop Loss of Income
 CMP-4703.1 Utility Interruption Loss Incm
 CMP-4788 Addl Insd Mgrs Lessor of Prem
 CMP-4766 Theft Deletion (Cov B Only)
 CMP-4806 Fungus Limited Cov \$10,000
 CMP-4422.1 Excl Insurance & Related Oper
 CMP-4719.1 Earthquake Volcanic Eruption
 FD-6007 Inland Marine Attach Dec
 * New Form Attached

SCHEDULE OF ADDITIONAL INTERESTS

Interest Type: Addl Insured-Section II
Endorsement #: CMP4788
Loan Number: N/A

SLATER COMPANIES EVAN SLATER
 600 S LIVINGSTON AVE
 LIVINGSTON NJ 070393996

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

Participating Policy

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

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

Michelle Mancias
 Secretary

John C. Hanning
 President

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 APR 18 2025
 CMP-4000

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RENEWAL DECLARATIONS (CONTINUED)

Office Policy for SANDRA SUAREZ
Policy Number 90-C4-H016-3

NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

Your coverage amount....

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

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012849 290
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Page 7 of 7

012849

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

Po Box 2915
Bloomington IL 61702-2915

Named Insured

M-17-3EFF-FA9D F U

SANDRA SUAREZ
INSURANCE AND FINANCIAL
SERVICES, INC
2368 RICHMOND RD
STATEN ISLAND NY 10306-2345

INLAND MARINE ATTACHING DECLARATIONS

Policy Number	90-C4-H016-3	
Policy Period	Effective Date	Expiration Date
12 Months	JUL 1 2025	JUL 1 2026
The policy period begins and ends at 12:01 am standard time at the premises location.		

ATTACHING INLAND MARINE

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

Annual Policy Premium Included

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

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

Forms, Options, and Endorsements

FE-8739 Inland Marine Conditions
FE-8743.1 Inland Marine Computer Prop

See Reverse for Schedule Page with Limits

Prepared
APR 18 2025
FD-6007

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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	LIMIT OF INSURANCE	DEDUCTIBLE AMOUNT	ANNUAL PREMIUM
FE-8743.1	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ 25,000 \$ 25,000	\$ 500	Included Included

OTHER LIMITS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY

Prepared
APR 18 2025
FD-6007

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530 686 a.2 05 31 2011 (o1f3233c)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

1. **SECTION I – PROPERTY** is amended as follows:

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

f. Dishonesty

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

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

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

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

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

(1) Paragraph 4.a.(1) under **Collapse** is replaced by the following:

- (1) Collapse means an abrupt falling down or caving in of a building or any part of a building;

(2) Paragraph 5. is replaced by the following:

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

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

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

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

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

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

13. Personal Property Off Premises

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

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

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

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

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

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

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

- (5) The following is added:

Business Personal Property In Portable Storage Units

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

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

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

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

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

15. “Securities” means:

- a. Tangible negotiable and nonnegotiable instruments or contract representing either “money” or property and includes:

- (1) Tokens and tickets in current use;
- (2) Revenue and other stamps (but also including their unused value in a meter) in current use;
- (3) Gift certificates, gift cards or similar instruments issued by you;
- (4) Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you; and
- (5) “Certificated securities”; and

- b. “Uncertificated securities”;

but does not include “money”.

- (2) The following definitions are added:

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

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

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

- a. Not represented by a written instrument and the transfer of which is registered upon books maintained for that purpose by or on behalf of the issuer;
- b. Of a type commonly dealt in on securities exchanges or markets; and

- c. Either one of a class or series by its terms divisible into a class or series of shares, participations, interests or obligations.

2. SECTION II – LIABILITY is amended as follows:

a. Section II – Exclusions is amended as follows:

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

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

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

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

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

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

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

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

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

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

19. Recording and Distribution of Material

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

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

- (6) The following exclusions are added:

Perfluoroalkyl And Polyfluoroalkyl Substances

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

Violation of Law Addressing Data Privacy

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

- a. Any federal, state or local statute, ordinance, regulation or other law that addresses, prohibits, or limits access to, use of or the printing, dissemination, disposal, obtaining, collecting, storing, safeguarding, recording, retention, sending, transmitting, communicating, selling or distribution of any person's or organization's confidential or personal material or information, including financial, health, biometric or other nonpublic material or information.

Any such federal, state or local statute, ordinance, regulation or other law includes but is not limited to:

- (1) The Illinois Biometric Information Privacy Act (BIPA), including any amendment of or addition to such law; or
- (2) The California Consumer Privacy Act (CCPA), including any amendment of or addition to such law; or
- b. Any law of a jurisdiction other than the United States of America (including its territories and possessions) or Puerto Rico that is similar to any statute, ordinance, regulation or other law described in Paragraph a. above, including but not limited to the European Union's General Data Protection Regulation.

Access Or Disclosure Of Confidential Or Personal Information

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. “Auto” means:

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

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

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

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

(3) The following definition is added:

“Perfluoroalkyl or polyfluoroalkyl substances” means any:

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

- b. Good or product, including containers, materials, parts or equipment furnished in connection with such good or products, that consists of or contains any chemical or substance described in Paragraph a.

3. The following is added to **SECTION I AND SECTION II – COMMON POLICY CONDITIONS**:

Our Rights Regarding Claim Information

- a. We will collect, receive, obtain, use, and retain all the items described in Paragraph **b.(1)** below and use and retain the information described in Paragraph **b.(3)(b)** below, in accordance with applicable federal and state laws and regulations and consistent with the performance of our business functions.
- b. Subject to Paragraph a. above, we will not be restricted in or prohibited from:
 - (1) Collecting, receiving, or obtaining records, receipts, invoices, medical bills, medical records, wage information, salary information, employment information, data, and any other information;
 - (2) Using any of the items described in Paragraph **b.(1)** above; or
 - (3) Retaining:
 - (a) Any of the items in Paragraph **b.(1)** above; or
 - (b) Any other information we have in our possession as a result of our processing, handling, or otherwise resolving claims submitted under this policy.
- c. We may disclose any of the items in Paragraph **b.(1)** above and any of the information described in Paragraph **b.(3)(b)** above:
 - (1) To enable performance of our business functions;
 - (2) To meet our reporting obligations to insurance regulators;
 - (3) To meet our reporting obligations to insurance data consolidators;
 - (4) To meet other obligations required by law; and
 - (5) As otherwise permitted by law.
- d. Our rights under Paragraphs a., b., and c. above shall not be impaired by any:
 - (1) Authorization related to any claim submitted under this policy; or
 - (2) Act or omission of an insured or a legal representative acting on an insured's behalf.

All other policy provisions apply.

CMP-4561.5

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(CONTINUED)

IMPORTANT NOTICE

Regarding Changes to Your Policy

CMP-4990.2 IDENTITY RESTORATION is added to your State Farm® policy and replaces **CMP-4990.1 IDENTITY RESTORATION**.

The following changes to your policy are effective with this policy term:

- We will not, under this Extension Of Coverage, pay for any services or costs for any “identity fraud” arising from:
 - War and hostile action, including any of the following and any consequence of any of the following:
 - Cyber warfare, whether or not occurring in combination with physical combat;
 - Undeclared war;
 - Civil war;
 - Hostile action by military force or cyber measures, including action in hindering or defending against an actual or expected attack, by any Combatant; or
 - Insurrection, rebellion, revolution, usurped power, political violence or action taken by governmental authority in hindering or defending against any of these, including cyber action in connection with any of the foregoing.
 - Total or partial failure or interruption of, reduction in performance of, or damage to, any electrical power supply network or telecommunications network not owned and operated by you; and
 - Any provision of coverage under this Identity Restoration coverage to the extent that such provision would expose us or you to a violation of economic or trade sanctions, laws, or regulations of the United States of America or any other jurisdiction with whose laws we are legally obligated to comply.

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

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IDENTITY RESTORATION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is added as an Extension of Coverage under **SECTION I – EXTENSIONS OF COVERAGE**.

Identity Restoration

1. We will pay for the following services and costs if an insured has been a victim of “identity fraud”. The “identity fraud” must be first discovered by that insured during the policy period and reported to us within 60 days after its discovery.
 - a. **Expense Reimbursement**
Reimbursement for necessary and reasonable “identity fraud expenses” incurred by the insured as a direct result of the “identity fraud”.

b. Case Management Service

The services of an identity restoration professional assigned by us as needed to help an insured to counteract the effects of "identity fraud". This help may include, with the permission and cooperation of the insured, contacting authorities, credit bureaus, creditors and businesses.

2. We will not, under this Extension Of Coverage, pay for any services or costs for any "identity fraud" arising from any of the following:

a. "Identity fraud" against or incurred by an entity other than a human being.

b. Any fraudulent, dishonest or criminal act by the insured. This includes:

(1) Any act by a person aiding or abetting the insured; or

(2) Any act by an authorized representative of the insured;

whether or not the person is acting alone or in collusion with others. However, this exclusion will not apply to the interests of an insured who has no knowledge of or involvement in such fraud, dishonesty or criminal act.

c. Liability or account balances which arise out of fraudulent charges.

d. An "identity fraud" that is not reported in writing to the police. An insured may make a claim under this coverage prior to making such a report and we may refer that insured to Case Management Service if all other coverage requirements are met. However, we will not pay any Expense Reimbursement until the "identity fraud" has been reported in writing to the police and we reserve our right to terminate the Case Management Service if the insured does not make such a written report to the police within a reasonable period of time.

e. War and hostile action, including any of the following and any consequence of any of the following:

(1) Cyber warfare, whether or not occurring in combination with physical combat;

(2) Undeclared war;

(3) Civil war;

(4) Hostile action by military force or cyber measures, including action in hindering or defending against an actual or expected attack, by any Combatant; or

(5) Insurrection, rebellion, revolution, usurped power, political violence or action taken by governmental authority in hindering or defending against any of these, including cyber action in connection with any of the foregoing.

For purposes of this exclusion, cyber warfare, cyber measures and cyber action include, but are not limited to, the use of disruptive digital activities against a computer network or system with the intention to cause harm in order to further political or similar objectives, or to intimidate any person in furtherance of such objectives, committed by a Combatant.

The attribution of an action to a Combatant will be determined by relying on reasonable evidence such as:

(1) Statements by an impacted government, sovereign or other authority;

(2) Statements by widely recognized international bodies (such as the United Nations) or alliances (such as the North Atlantic Treaty Organization); or

(3) Consensus opinion within relevant expert communities such as the cyber security industry.

Decisions about the presence or absence of war, hostile action, and other terms used in this exclusion will take into consideration the full range of available tactics, weapons and technologies at the time of the event giving rise to the loss.

Combatant means, for purposes of this exclusion, a government, sovereign or other authority, or agents acting on their behalf.

f. Nuclear hazard, meaning any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of these. Loss caused by the nuclear hazard shall not be considered loss caused by fire, explosion or smoke.

g. Total or partial failure or interruption of, reduction in performance of, or damage to, any electrical power supply network or telecommunications network not owned and operated by you including, but not limited to, satellites, the internet, internet service providers, Domain Name System (DNS) service providers, cable and wireless providers, internet exchange providers, search engine providers, internet protocol networks (and similar networks that may have different designations) and other providers of telecommunications or internet infrastructure.

- h. Any provision of coverage under this Identity Restoration coverage to the extent that such provision would expose us or you to a violation of economic or trade sanctions, laws or regulations of the United States of America or any other jurisdiction with whose laws we are legally obligated to comply.
3. With respect to coverage provided by this endorsement:
- SECTION I – EXCLUSIONS** does not apply.
 - The first paragraph under **SECTION I – EXTENSIONS OF COVERAGE** does not apply.
 - SECTION I – DEDUCTIBLES** does not apply.
 - Paragraph 1.d.(2) of **SECTION I – CONDITIONS** is replaced by the following:
 - The action is brought within 2 years after the date on which the “identity fraud” is first discovered by the insured.
 - Paragraph 2.d.(1) of **SECTION I – CONDITIONS** is replaced by the following:
 - The policy period is as shown in the Declarations.
 - Paragraph 2.d.(2) of **SECTION I – CONDITIONS** does not apply.
 - Paragraph 7. **Other Insurance** of **SECTION I AND SECTION II – COMMON POLICY CONDITIONS** does not apply.

4. The most we will pay under this Extension Of Coverage for Expense Reimbursement for the total of all covered “identity fraud expenses” arising out of all “identity frauds” to any one insured which are first discovered by an insured during the policy period, regardless of the number of described premises, is the Limit Of Insurance for Identity Restoration – Expense Reimbursement shown in the Declarations.

However, the most we will pay for the total of all:

- “Lost wages and supervision expenses” arising out of all “identity frauds” to any one insured which are first discovered by an insured during the policy period, regardless of the number of described premises, is the Limit Of Insurance for Identity Restoration – Lost Wages And Supervision Expenses shown in the Declarations; and
- “Other costs” arising out of all “identity frauds” to any one insured which are first discovered by an insured during the policy period, regardless of the number of described premises, is the Limit Of Insurance for Identity Restoration – Other Costs shown in the Declarations.

The Limit Of Insurance for Lost Wages And Supervision Expenses and the Limit Of Insurance for Identity Restoration – Other Costs are part of, and not in addition to, the Limit Of Insurance for Identity Restoration.

Case Management Service is available as needed for any one “identity fraud” for up to the number of months shown for Case Management Services under the Limit Of Insurance for Identity Restoration from the initial assignment of an identity restoration professional.

The amount we pay for expenses we incur to provide Case Management Service does not reduce the Limits Of insurance for Identity Restoration.

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

An “identity fraud” may be first discovered by an insured in one policy period and continue into other policy periods. If so, all “identity fraud expenses” arising from such “identity fraud” will be subject to the applicable Limit Of Insurance which applied to the policy period when the “identity fraud” was first discovered by an insured.

5. With respect to coverage provided by this endorsement, the following additional Conditions apply:
- Assistance And Claims.** In some cases, we may provide Case Management Service at our expense to an insured prior to a determination that a covered “identity fraud” has occurred. Our provision of services is not an admission of liability under this endorsement. We reserve the right to deny further coverage or service if, after investigation, we determine that a covered “identity fraud” has not occurred.
For Expense Reimbursement, you must send to us receipts, bills or other records that support your claim for “identity fraud expenses”. These must be sent to us within 60 days after our request.
 - Cooperation And Permission.** As respects any services provided by us or our designees to any insured under this endorsement, that insured must provide cooperation, permission and assistance.
 - No Warranty.** There is no warranty that any services will:
 - End or solve all problems associated with an “identity fraud”; or

- (2) Prevent future “identity frauds”.

All services may not be applicable or available for us or our designees to provide.

- d. **Other Insurance Or Benefits.** The insurance provided by this endorsement is excess over any other valid and collectible insurance or non-insurance benefit available to an insured from any source for the same “identity fraud” covered by this endorsement.
6. With respect to coverage provided by this endorsement:
- a. If you are designated in the Declarations as:
- (1) An individual, you are an insured.
 - (2) A partnership, the partners are insureds.
 - (3) A religious institution, your senior ministerial employee is an insured.
 - (4) An organization other than a partnership or a religious institution, any individual with an ownership position of 20% or more is an insured. If no individual meets such an ownership position, your chief executive officer is an insured.
- b. “Identity fraud” means the fraudulent use of an insured’s identifying information to:
- (1) Commit crimes;
 - (2) Unlawfully establish credit accounts;
 - (3) Secure loans; or
 - (4) Enter into contracts.
- “Identity fraud” does not include the fraudulent use of a business name, d/b/a or any other method used for identifying a business activity.
- c. “Identity fraud expenses” means the following reasonable and necessary costs incurred within 12 months of the first discovery of the “identity fraud” by any insured as a direct result of an “identity fraud”:
- (1) Costs for re-filing applications for loans, grants or other credit instruments;
 - (2) Costs for notarizing affidavits or other similar documents, long distance telephone calls and postage;
 - (3) Costs for credit reports from established credit bureaus;
 - (4) Fees and expenses for an attorney approved by us for the following:
 - (a) The defense of any civil suit brought against an insured;
 - (b) The removal of any civil judgment wrongfully entered against an insured;
 - (c) Legal assistance for an insured at an audit or hearing by a governmental agency;
 - (d) Legal assistance in challenging the accuracy of the insured’s consumer credit report;
 - (e) The defense of any criminal charges brought against an insured arising from the actions of a third party using the personal identity of the insured;
 - (5) “Lost wages and supervision expenses”; and
 - (6) “Other costs expenses”.
- d. “Lost wages and supervision” means:
- (1) Actual lost wages of the insured for time reasonably and necessarily taken away from work and away from the work premises. Time away from work includes partial or whole work days. Actual lost wages may include payment for vacation days, discretionary days, floating holidays and paid personal days. Actual lost wages do not include time lost for illness or any loss arising from time taken away from self employment. Necessary time off does not include time off to do tasks that could reasonably have been done during non-work hours; and
 - (2) Actual costs for supervision of children or elderly or infirm relatives of the insured during time reasonably and necessarily taken away from such supervision. Such care must be provided by a professional care provider who is not a relative of the insured.

- e. "Other costs" means the following reasonable and necessary costs incurred by an insured as a direct result of the "identity fraud". Such costs:
- (1) Include:
 - (a) Costs by the insured to recover control over his or her personal identity; and
 - (b) Deductibles or service fees from financial institutions.
 - (2) Do not include:
 - (a) Costs to avoid, prevent or detect "identity fraud" or other loss;
 - (b) "Money" and "securities" lost or stolen;
 - (c) Balances resulting from the unauthorized use of a credit card, credit account or bank account; or
 - (d) Costs that are restricted or excluded elsewhere in this endorsement or policy.

All other policy provisions apply.

CMP-4990.2

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FE-6999.3
Page 1 of 1

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

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is not excluded from your policy. However your policy does contain other exclusions which may be applicable, such as an exclusion for nuclear hazard. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under this policy, any covered losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. Under the formula, the United States Government generally reimburses 80% beginning on January 1,

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

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

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

FE-6999.3

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IMPORTANT NOTICE

Regarding Changes to Your Policy

CMP-4532 EXCLUSION – CYBER INCIDENT is added to your State Farm® policy.

The following changes to your policy are effective with this policy term:

- **SECTION I – EXCLUSIONS**

- Under Paragraph 1, **Cyber Incident**: There is no coverage for loss resulting from a cyber incident; however, if a cyber incident as described in this exclusion results in fire or explosion, we will pay for the loss to Covered Property caused by that fire or explosion subject to the applicable limits of insurance.

- **SECTION II – LIABILITY, Section II – Exclusions**

- **Cyber Incident**: There is no coverage for “bodily injury”, “property damage” and “personal and advertising injury” arising out of a “cyber incident”.

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

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CYBER INCIDENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

A. The following is added to Paragraph 1. of **SECTION I – EXCLUSIONS**:

Cyber Incident

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

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

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

B. The following is added to **Section II – Exclusions**:

Cyber Incident

“Bodily injury”, “property damage” or “personal and advertising injury” arising out of a “cyber incident”.

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other similar cost or expense incurred by you or others arising out of a “cyber incident”.

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

“Cyber incident” means any:

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

All other policy provisions apply.

CMP-4532

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IMPORTANT NOTICE

Regarding Changes to Your Policy

FE-1401 EXCLUSION – CYBER INCIDENT is added to your State Farm® policy.

The following changes to your policy are effective with this policy term:

- **EXCLUSIONS**

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

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

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CYBER INCIDENT

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE

The following exclusion is added:

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

Cyber Incident

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

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

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

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

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

All other policy provisions apply.

FE-1401

This summary is not a replacement for the terms of the policy of insurance, shall not have the effect of altering the coverage afforded by the policy, and shall not confer new or additional rights beyond those expressly provided for in the policy. This information is only provided as guidance to the policyholder in understanding the terms of the policy of insurance. You should consult your policy, agent and insurer if you have questions about your particular coverage.

Commercial property insurance generally provides coverage to the policyholder for direct physical loss of or damage to their building and contents due to a covered cause of loss. Many insurers' commercial property policies include business income coverage (also referred to as business interruption coverage) either as a coverage within the primary policy form itself or as an additional coverage provided by endorsement.

Business income coverage generally provides for the net income that would have been earned by the insured plus normal operating expenses incurred that continue despite the suspension of operations. The coverage is provided only during the period of restoration, the period from when the physical loss or damage occurs until the time the property is repaired, and the location is ready for normal operations to resume.

Most business interruption insurance policies cover losses sustained due to a suspension of business where the suspension was caused by direct physical loss of or damage to property or the insured's premises, and where the loss or damage is caused by or results from a specified peril or covered cause of loss. For such policies, a government ordered shutdown may not trigger business interruption insurance coverage in the absence of physical damage to the insured property.

Perils Typically Covered

Property insurance coverage is evaluated, in part, based on what specifically caused the physical loss or damage. Some policies identify the specific perils (types of incidents that could cause damage) that are covered such as fire, wind, and vandalism. However, many policies are written on an "open peril" or "all risk" basis, meaning a covered cause of loss is anything that is not otherwise excluded from the insurance policy contract.

Your policy may not cover pandemics or viruses. Viruses and infectious diseases are generally excluded as covered causes of loss in business income coverage.

Common Exclusions

The most common types of perils (causes of loss) excluded from property insurance policies include flood, earthquake, war, wear and tear, pollution, and virus or bacteria.

Common Coverage Triggers

Commercial property insurance policies, including the business income coverage component, typically require direct physical loss or damage to tangible property in order to trigger coverage.

Other Common Coverages

Civil Authority Coverage provides coverage for business income losses when a civil authority prohibits access to the policyholder's premises. Civil Authority coverage requires that the restriction to the business be a result of a direct physical loss insured against in the policy. Civil Authority coverage is usually provided for a limited time, such as 30 days, and is typically subject to a waiting period.

Contingent Business Interruption Coverage provides coverage for a policyholder's business income losses resulting from loss or damage to property owned by others, such as suppliers of goods and services, as long as the cause of damage to the supplier or customer's premises is of the type covered by the insured's own property policy.

The following notice is being provided to you in accordance with New Jersey law:

New Jersey Earthquake Insurance Availability Notice

All insureds and applicants are cautioned that State Farm® homeowners (tenant and non-tenant including manufactured homes) and commercial fire insurance policies do not provide coverage for earthquake damage.

The definition of an *earthquake*:

- is a shaking or trembling of the earth that is geologic or tectonic in nature;
- includes shock waves or tremors before, during or after a volcanic eruption; and
- can also include after-shocks that occur within a seventy-two hour period following an *earthquake*.

A typical homeowners or commercial fire insurance policy:

- **does not** cover the cost to replace or repair your damaged dwelling, premises or structures, such as garages, resulting from an *earthquake*;
- **does not** cover the cost to replace or repair the contents of your home or business if the damages result from an *earthquake*; and
- **does not** pay for any additional living or business expenses if your property is badly damaged or destroyed by an *earthquake*.

Earthquake insurance is available through an endorsement to your policy for an additional premium. The decision to purchase earthquake insurance is one that should be carefully considered based on individual circumstances.

Historically, an earthquake in New Jersey is a rare event, although the possibility exists that it could happen. Over the five-year period from 2010 to 2015, for every \$1 of *earthquake* insurance premium, 1/10 of one cent has been paid out for losses.

Please contact your State Farm agent if you have any questions or want additional information on how you can obtain *earthquake* insurance.

This notice is a general description of coverage and does not change, modify or invalidate any of the provisions, terms or conditions of your policy or endorsements.

553-1902 NJ.4 (C)

553-3887 NJ

Premium Surcharge

Companies writing property and casualty insurance business in New Jersey are required to participate in the New Jersey Property — Liability Insurance Guaranty Association. If an insurance company becomes insolvent, the Guaranty Association is required by law to settle unpaid claims and assess each insurance company for its proportionate share. New Jersey law also allows all companies to surcharge policies to recover these assessments. If your policy is surcharged, an amount will be displayed on your renewal notice as “NJ Surcharge.”

553-3887 NJ

(CONTINUED)

IMPORTANT NOTICE . . . Data Compromise Coverage Now Available

Nearly all businesses collect and retain personal information about their clients, employees and business associates. Yet many businesses lack the resources to respond effectively in the event this data is stolen or released when it is in their care, custody or control.

If a data breach occurs, a business may be required to notify all parties who were affected by the breach, effectively communicate the nature of the loss or disclosure and, if warranted, provide credit monitoring assistance and identity restoration case management service to those affected. Many states already require businesses to provide these services.

Data Compromise coverage may help a business respond to the expense of service obligations following a covered data breach.

Coverage Summary

Data Compromise coverage is designed to help a business investigate a data breach, notify individuals and provide credit monitoring, case management and other services that help prevent identity theft and fraud following a covered breach of non-public personal information. Data Compromise coverage may be available for certain necessary and reasonable expenses including:

- Legal and forensic information technology reviews;
- Notification to affected individuals; and
- Service to affected individuals including:
 - Informational materials;
 - Toll-free help line;
 - Credit report monitoring; and
 - Identity restoration case management.

If you choose to purchase Data Compromise coverage, Identity Restoration coverage will be included for your business.

No one can predict if a covered data breach will occur, but you are able to protect your business from certain response costs a breach may create. If you are interested in adding Data Compromise coverage to your policy, contact your State Farm® agent to see if your business qualifies.

553-3447.1 (C)

(CONTINUED)

IMPORTANT NOTICE

Information regarding liability limits

Effective November 3, 2022, New Jersey Senate Bill 1368 requires business owners and owners of rental units to maintain certain liability insurance limits based on the type of rental.

- The owner of a multifamily home – which is four or fewer units, one of which is owner-occupied – shall maintain liability insurance for negligent acts and omissions in an amount of no less than \$300,000 for combined property damage and bodily injury to or death of one or more persons in any one accident or occurrence.
- The owner of a business or the owner of a rental unit or units shall maintain liability insurance for negligent acts and omissions in an amount of no less than \$500,000 for combined property damage and bodily injury to or death of one or more persons in any one accident or occurrence.

Policyholders are responsible for requesting policy limits that meet their needs. If you need to make changes to your liability limits or have any questions about your insurance coverage, please contact your State Farm® agent.

553-4428 NJ