

Insurance Program	Expiring Starr Technical Risks	\$39.5M Loss Limit	
		Renewal Starr Technical Risks Option 1 \$39.5M PD / \$5M EQ	Renewal Starr Technical Risks Option 2 \$39.5M PD / \$2.5M EQ
Insuring Paper	Ace American Insurance Company	Ace American Insurance Company	Ace American Insurance Company
AM Best Rating	A++ VX	A++ VX	A++ VX
Admitted/Non-Admitted	Admitted	Admitted	Admitted
Term	10/12/2021 - 10/12/2022	10/12/2022 - 10/12/2023	10/12/2022 - 10/12/2023
Coverage			
Primary Limits			
Property Damage	\$39,599,519	\$39,599,519	\$39,599,519
Earthquake	\$5,000,000	\$5,000,000	\$2,500,000
Flood	\$5,000,000	\$5,000,000	\$5,000,000
Coastal Windstorm	\$39,599,519	\$39,599,519	\$39,599,519
Time Element	NCP	NCP	NCP
Soft Costs	NCP	NCP	NCP
Ordinary Payroll Expenses	NCP	NCP	NCP
Extra Expense	\$100,000	\$100,000	\$100,000
Contingent Business Interruption and Extra Expense	NCP	NCP	NCP
Sublimits			
Service Interruption (Physical Damage Only)	\$100,000	\$100,000	\$100,000
Debris Removal	Greater of \$500,000 or 25% of Loss	Greater of \$500,000 or 25% of Loss	Greater of \$500,000 or 25% of Loss
Expediting Cost	\$100,000	\$100,000 Excludes generation, transmission, purchase, replacement, trade or distribution of electrical power	\$100,000 Excludes generation, transmission, purchase, replacement, trade or distribution of electrical power
Transit	\$25,000	\$25,000	\$25,000
Newly Acquired Property (90 Day Reporting Requirement)	\$2,000,000	\$2,000,000	\$2,000,000
Owned or Leased Rolling Stock while on the Premises	NCP		
Fire Department Charges and Costs	\$100,000	\$100,000	\$100,000
Personal Property Temporarily Off Premises	\$25,000	\$25,000	\$25,000
Valuable papers and records	\$250,000	\$250,000	\$250,000
Electronic media and records	\$100,000	\$100,000	\$100,000
Accounts Receivable	\$250,000	\$250,000	\$250,000
Demolition and Increased Cost of Construction	\$1,000,000	\$1,000,000	\$1,000,000
Contaminants or pollutants (Annual Aggregate)	\$25,000		
Contaminants or pollutants - Accident	\$25,000		
Asbestos and Asbestos-Containing Material	NCP		
Miscellaneous Unnamed Locations	\$100,000	\$100,000	\$100,000
Cost of Inventory and Appraisal	\$100,000	\$100,000	\$100,000
Errors and Omissions	\$2,000,000	\$2,000,000	\$2,000,000
Loss Adjustment Expenses	\$100,000	\$100,000	\$100,000
Underground Pipes, Bridges, and Roadways (if reported on the Statement of Values)	\$500,000	\$500,000	\$500,000
Civil / Military Authority	2 Consecutive Weeks	2 Consecutive Weeks	2 Consecutive Weeks
Ingress / Egress	2 Consecutive Weeks	2 Consecutive Weeks	2 Consecutive Weeks
Ammonia Contamination (Boiler & Machinery) (any one accident)	\$250,000	\$250,000	\$250,000
Contaminants or Pollutants (Annual Aggregate for Boiler & Machinery)	\$25,000	\$25,000	\$25,000
Consequential Damage (Boiler & Machinery) (any one accident)	\$250,000	\$250,000	\$250,000

Expediting Expenses (Boiler & Machinery) (any one accident)	\$250,000	\$250,000	\$250,000
Hazardous Substances (Boiler & Machinery) (any one accident)	\$250,000	\$250,000	\$250,000
Water Damage (Boiler & Machinery) (any one accident)	\$250,000	\$250,000	\$250,000
Deductibles			
All Other Perils	\$100,000	\$100,000	\$100,000
Earthquake	5% VARTOL Each Building/Structure with \$250,000 Minimum	5% VARTOL Each Building/Structure with \$250,000 Minimum	5% VARTOL Each Building/Structure with \$250,000 Minimum
Flood	100,000 except Zones A, V and Subzones - 2% VARTOL Each Building/Structure with Minimum \$500,000 for Contents and \$500,000 for Buildings	100,000 except Zones A, V and Subzones - 2% VARTOL Each Building/Structure with Minimum \$500,000 for Contents and \$500,000 for Buildings	100,000 except Zones A, V and Subzones - 2% VARTOL Each Building/Structure with Minimum \$500,000 for Contents and \$500,000 for Buildings
Coastal Windstorm	5% VARTOL Each Building/Structure with \$250,000 Minimum	5% VARTOL Each Building/Structure with \$250,000 Minimum	5% VARTOL Each Building/Structure with \$250,000 Minimum
Extra Expense	\$100,000	\$100,000	\$100,000
Off Premises Service Interruption	24 Hours	24 Hours	24 Hours
Costs			
Property Exposure - Property TIV	\$39,599,519	\$39,599,519	\$39,599,519
Property Premium	\$276,980	\$304,678	\$282,672
<i>Rate per \$100 Property Exposure</i>			
Optional: Terrorism	Declined	\$7,559	\$7,067
Estimated Total Cost	\$276,980	\$312,237	\$289,739
Minimum Premium		25% Minimum Earned Premium	25% Minimum Earned Premium
Payment Terms		30 days from inception	30 days from inception
Marsh Commission	N/A	10.00%	10.00%
Endorsements and Exclusions			
Authorities Endorsement	X	X	X
Biological or Nuclear Exclusion	X	X	X
Electronic Data / Media Exclusion	X	X	X
Exclusion of Loss Due to Virus, Bacteria or Microorganism that Induce Physical Distress, Illness or Disease	X	X	X
Mobile Equipment Exclusion	X		
Mold Exclusion	X	X	X
Off Premises Power Endorsement - Time Element Coverage Excluding Transmission Facilities	X		
Political Risk Exclusion	X	X	X
Product Recall Exclusion	X	X	X
Replacement Cost Endorsement	X		
Terrorism Exclusion	X	X	X
Total Terrorism Exclusion	X	X	X
Trade or Economic Sanctions	X	X	X
Asbestos Exclusion		X	X
Cyber Physical or Non-Physical Damage Exclusion		X	X
Exclusion for Transmission and Distribution lines, line transformers, towers and poles, equipment or apparatus connected therewith, located beyond 1,000 ft. from any Insured premises		X	X
Subjectivities			
		Signed Statement of Property Values within 30 days of effective date	Signed Statement of Property Values within 30 days of effective date

Note: The details and estimated figures provided in this document are summaries only. Please refer to the actual quote for detailed terms and conditions.

	\$20M Loss Limit		
Renewal Starr Technical Risks Option 3 \$39.5M PD / \$1M EQ	Renewal Starr Technical Risks Option 4 \$20M PD / \$5M EQ	Renewal Starr Technical Risks Option 5 \$20M PD / \$2.5M EQ	Renewal Starr Technical Risks Option 6 \$20M PD / \$1M EQ
Ace American Insurance Company	Ace American Insurance Company	Ace American Insurance Company	Ace American Insurance Company
A++ VX	A++ VX	A++ VX	A++ VX
Admitted	Admitted	Admitted	Admitted
10/12/2022 - 10/12/2023	10/12/2022 - 10/12/2023	10/12/2022 - 10/12/2023	10/12/2022 - 10/12/2023
\$39,599,519	\$20,000,000	\$20,000,000	\$20,000,000
\$1,000,000	\$5,000,000	\$2,500,000	\$1,000,000
\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
\$39,599,519	\$39,599,519	\$39,599,519	\$39,599,519
NCP	NCP	NCP	NCP
NCP	NCP	NCP	NCP
NCP	NCP	NCP	NCP
\$100,000	\$100,000	\$100,000	\$100,000
NCP	NCP	NCP	NCP
\$100,000	\$100,000	\$100,000	\$100,000
Greater of \$500,000 or 25% of Loss	Greater of \$500,000 or 25% of Loss	Greater of \$500,000 or 25% of Loss	Greater of \$500,000 or 25% of Loss
\$100,000	\$100,000	\$100,000	\$100,000
Excludes generation, transmission, purchase, replacement, trade or distribution of electrical power	Excludes generation, transmission, purchase, replacement, trade or distribution of electrical power	Excludes generation, transmission, purchase, replacement, trade or distribution of electrical power	Excludes generation, transmission, purchase, replacement, trade or distribution of electrical power
\$25,000	\$25,000	\$25,000	\$25,000
\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
\$100,000	\$100,000	\$100,000	\$100,000
\$25,000	\$25,000	\$25,000	\$25,000
\$250,000	\$250,000	\$250,000	\$250,000
\$100,000	\$100,000	\$100,000	\$100,000
\$250,000	\$250,000	\$250,000	\$250,000
\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
\$100,000	\$100,000	\$100,000	\$100,000
\$100,000	\$100,000	\$100,000	\$100,000
\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
\$100,000	\$100,000	\$100,000	\$100,000
\$500,000	\$500,000	\$500,000	\$500,000
2 Consecutive Weeks	2 Consecutive Weeks	2 Consecutive Weeks	2 Consecutive Weeks
2 Consecutive Weeks	2 Consecutive Weeks	2 Consecutive Weeks	2 Consecutive Weeks
\$250,000	\$250,000	\$250,000	\$250,000
\$25,000	\$25,000	\$25,000	\$25,000
\$250,000	\$250,000	\$250,000	\$250,000

\$250,000	\$250,000	\$250,000	\$250,000
\$250,000	\$250,000	\$250,000	\$250,000
\$250,000	\$250,000	\$250,000	\$250,000
\$100,000	\$100,000	\$100,000	\$100,000
5% VARTOL Each Building/Structure with \$250,000 Minimum 100,000 except Zones A, V and Subzones - 2% VARTOL Each Building/Structure with Minimum \$500,000 for Contents and \$500,000 for Buildings	5% VARTOL Each Building/Structure with \$250,000 Minimum 100,000 except Zones A, V and Subzones - 2% VARTOL Each Building/Structure with Minimum \$500,000 for Contents and \$500,000 for Buildings	5% VARTOL Each Building/Structure with \$250,000 Minimum 100,000 except Zones A, V and Subzones - 2% VARTOL Each Building/Structure with Minimum \$500,000 for Contents and \$500,000 for Buildings	5% VARTOL Each Building/Structure with \$250,000 Minimum 100,000 except Zones A, V and Subzones - 2% VARTOL Each Building/Structure with Minimum \$500,000 for Contents and \$500,000 for Buildings
5% VARTOL Each Building/Structure with \$250,000 Minimum	5% VARTOL Each Building/Structure with \$250,000 Minimum	5% VARTOL Each Building/Structure with \$250,000 Minimum	5% VARTOL Each Building/Structure with \$250,000 Minimum
\$100,000	\$100,000	\$100,000	\$100,000
24 Hours	24 Hours	24 Hours	24 Hours
\$39,599,519	\$20,000,000	\$20,000,000	\$20,000,000
\$263,656	\$266,678	\$244,672	\$225,656
\$6,591	\$6,667	\$6,117	\$5,641
\$270,247	\$273,345	\$250,789	\$231,297
25% Minimum Earned Premium 30 days from inception	25% Minimum Earned Premium 30 days from inception	25% Minimum Earned Premium 30 days from inception	25% Minimum Earned Premium 30 days from inception
10.00%	10.00%	10.00%	10.00%
X	X	X	X
X	X	X	X
X	X	X	X
X	X	X	X
X	X	X	X
X	X	X	X
X	X	X	X
X	X	X	X
X	X	X	X
X	X	X	X
X	X	X	X
X	X	X	X
X	X	X	X
Signed Statement of Property Values within 30 days of effective date	Signed Statement of Property Values within 30 days of effective date	Signed Statement of Property Values within 30 days of effective date	Signed Statement of Property Values within 30 days of effective date