

S. INSURANCE

RECEIVED
5

DATE	EXPLANATION	AMOUNT	BALANCE
11/11	Kamaka Store	< 4000.00 >	4000.00
11/11	Mr & Mrs Baldwin	100.00	3900.00
11/11	Law Jones To Ridge Ø spent	< 100.00 >	3800.00
11/11	Procurement Money, G/Town	< 1,702.50 >	5,602.50
11/11	From Joyce J. (petty cash)	< 38.00 >	5,640.50
11/11	3 cycles of BC Pills - Clinic	< 14.20 >	5,654.70
12/11	Trips for 4 on steamer	70.00	5,584.70

KK5A2

Drafting & Lead Holding	- 15	- \$30.00
Ink Pens Reprograph	- 1 Set	- 30.00
Templates - Square	- 5	- 14.45
" - Circles	- 5	- 15.00
" - 5 Pin Electrical Fixture	- 1	- 16.60
" - 5 Pin Drawing Fixture	- 1	- 10.00
Compass	- 10	- 45.00
75 Tangles	- 10	- 20.00
75 Tangles	- 10	- 20.00
Protractors 360	- 6	- 15.00
Eraser	- 10	- 10.00
Circle Compass	- 5	- 25.00
Drafting Paper	- 500 Sheet	- 200.00
Blue Print Machine	- 1	- 700.00
Blue Print Paper	- 300 Sheet	- 135.00

Proposed

KKSBB

Jean

Re the new fire insurance policy

1. It matches all the properties insured on the previous policy, has deleted already sold properties, and has added on a few more properties which have yet to be sold and which werent insured before.
2. The limit of coverage is the same as the previous policy, \$300,000.
3. We have double coverage, as we have always had to do on the RWV, SF temples and LA apartments - that was because one policy would not cover the full 100% so we always had to get two policys and they overlap. So, even though that current policy had run out as of June 14, 1978, we had a back-up policy which runs through 10/12/78-- if we had had a fire on ~~any~~ the SF temple or the RWV temple or ~~any~~ LA apartments, we would have been insured for it. So it wasnt as if we had no insurance at all. Mayfield was lax though in alertin us, unless Mac knew about it all the time and didn't act til now. Mayfield has always been notoriously lax about notifying us; Harold and Tish always said they had trouble with him.

June
8/27

KK5013

Mayfield
Insurance

P.O. BOX 414
UKIAH, CALIFORNIA 95482

Aug. 22, 1978

This policy renewed 6/14/78. Even though the apartment house sold 8/11/78, we will have to pay the entire premium, and cancel the apartment house off on 10/12/78, at which time Mr. Hanoman will be issued a new policy. It is our understanding that Mr. Hanoman has or will pay the pro-rata premium for the period of 8/11/78 to 10/12/78. When we cancel the apartment house off the policy on 10/12/78, the company will then refund the difference for the period of 10/12/78 to 6/14/79.

We have discussed this with Jim McElvane and he has approved the transaction as we have outlined.

Bob Leher
Mayfield Insurance

KKSCY

INVOICE

DATE August 22, 1978

TO PEOPLE'S TEMPLE of the DISCIPLES of CHRIST
 P.O. Box 15156
 San Francisco, Ca. 94115

Mayfield Insurance Agency

POST OFFICE BOX 414
 UKIAH, CALIFORNIA 95482
 Phone: 707 - 462-6622

MORTGAGEE:

RENEWAL DATE	POLICY NUMBER	COMPANY	PROPERTY AND COVERAGE	AMOUNT	PREMIUM
6/14/78	GL 50929	Great South-west Fire	liability on various properties as per schedule	300,000.00	\$6,683.00
				3% state tax	200.49
				.2% stamping fee	13.36
				policy fee	25.00
					<u>\$6,921.85</u>

YOUR PROMPT PAYMENT WOULD BE APPRECIATED

Paid 8/28/78

KK545

General and/or Automobile Liability Policy

10-B-M-7522-7 *125
RON MAYFIELD INS.

GREAT SOUTHWEST FIRE INSURANCE COMPANY

SCOTTSDALE, ARIZONA • A STOCK COMPANY

ITEM 1. Named Insured, Address and Zip Code

- PEOPLE'S TEMPLE OF THE DISCIPLES OF
- CHRIST CHURCH AND GARRY DREYFUS, MCTERMAN, BRATSKY,
- HERNDON AND PESONEN, INC.
- BOX 28, REDWOOD VALLEY, CALIFORNIA

Agent of Insured, Address and Zip Code

- GEO. F. BROWN & SONS, INC.
- 111 PINE ST.
- SAN FRANCISCO, CALIFORNIA 94111

ITEM 2.

- Policy Period: Mo/Dy/Yr
- From 6-14-78
- To 6-14-79

Agency No. 04812

GL 50929

GL 50903

Renewal of Number

12:01 A.M., Standard Time at the address of the named insured, as stated herein, unless sooner terminated by any termination of the primary insurance.

ITEM 3. The insurance afforded is only with respect to such of the following Coverage Part(s) as are indicated by specific premium charge or charges. The limit of the company's liability against each such Coverage shall be as stated in the Coverage Part(s), subject to all the terms of this policy having reference thereto.

COVERAGE PART(S) ATTACHED TO THE POLICY - INSERT FORM NUMBER AND TITLE

ADVANCE PREMIUM

OWNER'S LANDLORD'S AND TENANT'S LIABILITY PER FORM L6416

\$ 6,683.00

TAXES

3% STATE TAX	200.49
.2% STAMPING FEE	13.36
FULLY EARNED POLICY FEE	25.00

This insurance is issued pursuant to the California Insurance Code, Sections 1760 through 1780, and is placed in an insurer or insurers not holding a Certificate of Authority from or regulated by the California Insurance Commissioner.

NO FLAT CANCELLATIONS

Endorsements (Identify by form numbers) No. GSW-44, GSW-79, GSW-295, GSW-233, GSW-70

If Policy Period more than one year and the premium is to be paid in installments premium is payable. On effective date of policy \$ _____ 1st Anniversary \$ _____

Total Advance Premium \$ 6,921.85
2nd Anniversary \$ _____

Audit Period: Annual, unless otherwise stated.**

ITEM 4. Named Insured is (check one): ☐ Individual ☐ Partnership
☐ Joint Venture ☐ Other

ITEM 5. During the past three years no insurer has cancelled insurance, issued to the named Insured, similar to that afforded hereunder unless otherwise stated herein.**

**Absence of an entry means "NO EXCEPTION".

IMPORTANT NOTICES TO POLICY HOLDER: (Please read carefully)

- A. Any misrepresentation or any concealment or fraud on the part of the insured which misrepresentation, concealment or fraud affects either the acceptance of the risk or the hazard assumed by the company shall render this policy void.
- B. Notice of all accidents or occurrences must immediately be given to Great Southwest Fire Insurance Company whether or not such accidents or occurrences appear likely to involve this policy.

GREAT SOUTHWEST FIRE INSURANCE CO.

Countersignature Date AUG. 21, 1978

Countersigned by

A. Wilson Homestead, Inc.
Licensed Resident Agent

COVERAGE PART

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
COVERAGE FOR DESIGNATED PREMISES AND RELATED OPERATIONS IN PROGRESS OTHER THAN STRUCTURAL
ALTERATIONS, NEW CONSTRUCTION AND DEMOLITIONL 6416
(Ed. 1-73)For attachment to Policy No. GL 50929, to complete said policy.

ADDITIONAL DECLARATIONS

Location of insured premises (ENTER "SAME" IF SAME LOCATION AS ADDRESS SHOWN IN ITEM 1 OF DECLARATIONS)

Interest of named insured in insured premises (CHECK BELOW)

☒ OWNER ☐ GENERAL LESSEE ☐ TENANT ☐ Other

Part occupied by named insured (ENTER BELOW)

SCHEDULE

The insurance afforded is only with respect to such of the following Coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such Coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Limits of Liability	
	each occurrence	Advance Premiums
A—Bodily Injury Liability	\$ 300,000.	\$ 6,567.00
B—Property Damage Liability	\$ 300,000.	\$ 116.00
Form numbers of endorsements attached at issue		\$ 6,683.00
Total Advance Premium \$		

General Liability Hazards						
Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			B.I.	P.D.	Bodily Injury	Property Damage
Premises - Operations						
LOCATION NO. 1 - T-01	866125	A) 20,000	16.18	.054	3,236.	11.00
1859 GEARY ST. SAN FRANCISCO CA. 65150		B) 277	.326	.013	.9.	4.00
PARKING LOT'S						
LOCATION NO. 2 - T-12	866125	14,400	16.18	.054	2,330.	8.00
7700 - EAST ROAD REDWOOD VALLEY, CA.						
LOCATION NO. 3 - T-03	65132	A) 12,480	6.76	.168	844.	21.00
1435 ALVARADO TERRACE, LOS ANGELES, CA.						
LOCATION NO. 4 - T-12	65143	E) 1	17.64	3.36	21.	10.00 MIN.
7730 - EAST ROAD REDWOOD VALLEY, CA.						
LOCATION NO. 5 - T-01	65143	E) 1	16.64	3.36	21.	10.00 MIN.
720 HARRISON ST. RICHMOND, CA.						
142-5TH ST. RICHMOND, CA.		E) 1	15.43	2.52	20. MIN	10.00 MIN.
LOCATION NO. 6 - T-03						
1121-W 65TH ST. LOS ANGELES, CA.		E) 1	16.18	3.36	20. MIN	10.00 MIN.
5116-SO. TOWN, LOS ANGELES, CA.		E) 1	16.18	3.36	20. MIN	10.00 MIN.
5118 SO. TOWN, LOS ANGELES, CA.		E) 1	16.18	3.36	20. MIN	10.00 MIN.
932 E. SANTA BARBARA AVENUE, LOS ANGELES, CA.		E) 1	16.18	3.36	20. MIN	10.00 MIN.
VACANT LAND AT: T-06						
5 1/2 W. N/W 1/2 SEC. 21, T1PSN R/E		200.	1.54	.03	3. MIN.	1.00 MIN.
SAN BERNARDINO, CA.						
VACANT LAND		B) 65	1.54	.03	3. MIN.	1.00 MIN.
E 1/2 OF S. E. 1/4 SEC 20 TWP 5N						
R. 16W SBBM, LOS ANGELES, COUNTY, CA.						
	</					

When used as a premium basis:

- "admissions" means the total number of persons, other than employees of the named insured, admitted to the event insured or to events conducted on the insured premises whether on paid admission tickets, complimentary tickets or passes.
- "receipts" means the gross amount of money charged by the named insured for such operations by the named insured or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the named insured collects as a separate item and remits directly to a governmental division.

(over)

KK507

**I. COVERAGE A—BODILY INJURY LIABILITY
COVERAGE B—PROPERTY DAMAGE LIABILITY**

The company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of

**A. bodily injury or
B. property damage**

to which this insurance applies, caused by an occurrence and arising out of the ownership, maintenance or use of the insured premises and all operations necessary or incidental thereto, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the insured under any contract or agreement except an incidental contract; but with respect to bodily injury or property damage occurring while work performed by the named insured is in progress, this exclusion does not apply to a warranty that such work will be done in a workmanlike manner;
- (b) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of:
 - (1) any automobile or aircraft owned or operated by or rented or loaned to any insured, or
 - (2) any other automobile or aircraft operated by any person in the course of his employment by any insured;but this exclusion does not apply to the parking of an automobile on insured premises, if such automobile is not owned by or rented or loaned to any insured;
- (c) to bodily injury or property damage arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use therewith;
- (d) to bodily injury or property damage arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to any insured;
- (e) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of:
 - (1) any watercraft owned or operated by or rented or loaned to any insured, or
 - (2) any other watercraft operated by any person in the course of his employment by any insured;but this exclusion does not apply to watercraft while ashore on the insured premises;
- (f) to bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- (g) to bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to:
 - (1) liability assumed by the insured under an incidental contract; or
 - (2) expenses for first aid under the Supplementary Payments provision;
- (h) to bodily injury or property damage for which the insured or his indemnitee may be held liable:
 - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
 - (2) if not so engaged, as an owner or lessor of premises used for such purposes, if such liability is imposed - 1-31
- (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
- (j) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person; but part (i) of this exclusion does not apply with respect to liability of the insured or his indemnitee as an owner or lessor described in (2) above;
- (k) to any obligation for which the insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (l) to bodily injury to any employee of the insured arising out of and in the course of his employment by the insured or to any obligation of the insured to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the insured under an incidental contract;
- (m) to property damage to:
 - (1) property owned or occupied by or rented to the insured,
 - (2) property used by the insured, or
 - (3) property in the care, custody or control of the insured or as to which the insured is for any purpose exercising physical control;but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to property damage (other than to elevators) arising out of the use of an elevator at the insured premises;
- (n) to property damage to premises alienated by the named insured arising out of such premises or any part thereof;
- (o) to loss of use of tangible property which has not been physically injured or destroyed resulting from

- (1) a delay in or lack of performance by or on behalf of the named insured of any contract or agreement, or
- (2) the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by the named insured;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an insured;

- (n) to property damage to the named insured's products arising out of such products or any part of such products;
- (o) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (p) to bodily injury or property damage included within the completed operations hazard or the products hazard;
- (q) to bodily injury or property damage arising out of operations on or from premises (other than the insured premises) owned by, rented to or controlled by the named insured, or to liability assumed by the insured under any contract or agreement relating to such premises;
- (r) to bodily injury or property damage arising out of structural alterations which involve changing the size of or moving buildings or other structures, new construction or demolition operations performed by or on behalf of the named insured.

II. PERSONS INSURED

Each of the following is an insured under this insurance to the extent set forth below:

- (a) if the named insured is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the named insured with respect to the conduct of such a business;
 - (b) if the named insured is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
 - (c) if the named insured is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
 - (d) any person (other than an employee of the named insured) or organization while acting as real estate manager for the named insured and
 - (e) with respect to the operation, for the purpose of locomotion upon a public highway, of mobile equipment registered under any motor vehicle registration law,
 - (f) an employee of the named insured while operating any such equipment in the course of his employment, and
 - (g) any other person while operating with the permission of the named insured, any such equipment registered in the name of the named insured and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available either of primary or excess basis, to such person or organization;
- provided that no person or organization shall be an insured under this paragraph (e) with respect to:
- (1) bodily injury to any fellow employee of such person injured in the course of his employment, or
 - (2) property damage to property owned by, rented to or in charge of or occupied by the named insured or the employer of any person described in subparagraph (f).
- This insurance does not apply to bodily injury or property damage arising out of the conduct of any partnership or joint venture of which the insured is a partner or member and which is not designated in this policy as a named insured.

III. LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the company's liability is limited as follows:

Coverage A—The total liability of the company for all damages, including damages for care and loss of services, because of bodily injury sustained by one or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the schedule as applicable to "each occurrence".

Coverage B—The total liability of the company for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the schedule as applicable to "each occurrence".

Coverages A and B—For the purpose of determining the limit of the company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

IV. ADDITIONAL DEFINITION

When used in reference to this insurance (including endorsements forming a part of the policy):

"insured premises" means (1) the premises designated in the declarations, (2) premises alienated by the named insured (other than premises constructed for sale by the named insured), if possession has been relinquished to others, and (3) premises as to which the named insured acquires ownership or control and reports his intention to insure such premises under this policy and no other within 30 days after such acquisition; and includes the ways immediately adjoining such premises on land.

V. POLICY TERRITORY

This insurance applies only to bodily injury or property damage which occurs within the policy territory.



KK508

GREAT SOUTHWEST FIRE INSURANCE COMPANY

9501 E. SHEA BOULEVARD
SCOTTSDALE, ARIZONA 85260

ENDORSEMENT

ATTACHED TO AND
FORMING A PART OF
POLICY NUMBER

GL 50929

ENDORSEMENT EFFECTIVE
(STANDARD TIME)
MO. DAY YR. 12:01 NOON
A.M.

6 14 78 X

INSURED

PEOPLES TEMPLE OF THE
DISCIPLES OF CHRIST CHURCH,
ETAL

AGENCY AND CODE

GEO. F. BROWN &
SONS, INC. 04812

COMBINED SINGLE LIMIT OF LIABILITY
BODILY INJURY AND PROPERTY DAMAGE LIABILITY

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE (CGA)
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE

In consideration of the premium charged the Schedule is amended as follows:

COMBINED SINGLE LIMIT BASIS		
COVERAGES	LIMITS OF LIABILITY	
A & B. Bodily Injury Liability and Property Damage Liability.	\$ 300,000.	each occurrence

The Limits of Liability provision of the Coverage Part is amended to read as follows:

III. LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the Company's liability is limited as follows:

Coverages A and B - The limit of liability stated in the schedule as applicable to "each occurrence" is the total limit of the Company's liability for all damages because of bodily injury or property damage as the result of any one occurrence, provided:

- (1) with respect to all damages caused by the handling or use of or the existence of any condition in goods or products manufactured, sold, handled or distributed by the insured, such limit of liability shall be the total limit of the Company's liability during each annual policy period;
- (2) with respect to all damages arising out of property damage, such limit of liability shall be the total of the Company's liability during each annual policy period as the result of one or more than one occurrence, but said limit of liability shall apply separately to each project with respect to operations being performed away from premises owned by or rented to the insured;
- (3) with respect to any occurrence for which the notice of this policy is given in lieu of security, or when this policy is certified as proof of financial responsibility under the provisions of the motor vehicle financial responsibility law of any state or province, such limit of liability shall be applied in accordance with the applicable terms of such law, except that the total limit of liability shall not be reduced.

Coverages A and B - For the purpose of determining the limit of the Company's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

GSW 233 (10-75)

KK509

GREAT SOUTHWEST FIRE INSURANCE COMPANY

9501 East Shea Boulevard
Scottsdale, Arizona 85065

ENDORSEMENT

ATTACHED TO AND
FORMING A PART OF
POLICY NUMBER

GL 50929

ENDORSEMENT EFFECTIVE

MO.	DAY	YR.	12:01 A.M.	NOON
6	14	78	X	

INSURED

PEOPLES TEMPLE OF THE DISCIPLES
OF CHRIST CHURCH, ETAL

AGENCY AND CODE

GEO. F. BROWN &
SONS& INC. 04812

Assault and Battery Exclusion

It is hereby understood and agreed that no coverage shall apply under this policy for any claim, demand or suit based on assault and battery, and assault and battery shall not be deemed an accident, whether or not committed by or at the direction of the insured.

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED
GSW 44 (7-75)

A. Wilen Hornstead
AUTHORIZED REPRESENTATIVE

8-21-78

DATE

KK 510

GREAT SOUTHWEST FIRE INSURANCE COMPANY

P.O. Box 1627, Mesa, Arizona 85201

ENDORSEMENT

<p>ATTACHED TO AND FORMING A PART OF POLICY NUMBER</p> <p>GL 50929</p>	<p>ENDORSEMENT EFFECTIVE (STANDARD TIME)</p> <table border="1"> <tr> <th>MO.</th> <th>DAY</th> <th>YR.</th> <th>12:01 A.M.</th> <th>NOON</th> </tr> <tr> <td>6</td> <td>14</td> <td>78</td> <td>X</td> <td></td> </tr> </table>	MO.	DAY	YR.	12:01 A.M.	NOON	6	14	78	X		<p>INSURED</p> <p>PEOPLES TEMPLE OF THE DIS- CIPLES OF CHRIST CHURCH, ETAL</p>	<p>AGENCY AND CODE</p> <p>GEO. F. BROWN & SONS, INC. 04812</p>
MO.	DAY	YR.	12:01 A.M.	NOON									
6	14	78	X										

CLASSIFICATION LIMITATION ENDORSEMENT

It is hereby understood and agreed that coverage as provided by this policy applies only to those operations as described under the Description of Hazards section of the applicable coverage part described in Item 3. of form L4050D.

GSW 295 (1-74)

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

A. Wilson Homestead 8-21-78
AUTHORIZED REPRESENTATIVE DATE

KK 5011

SERVICE OF SUIT

Pursuant to any statute of any state, territory or district of the United States which makes provision therefore, the Company hereby designates the Superintendent, Commissioner or Director of Insurance or other office 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-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

It is further agreed that service of process in such suit may be made upon President, or his nominee, of the Company at 924 North Country Club Drive, Mesa, Arizona and that in any suit instituted against any one of them upon this policy, the Company will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

It is agreed that in any state requiring a standard form of policy, insurance hereunder on values or properties in such state shall attach and cover in accordance with the terms and conditions of such standard form.

All other terms and conditions of this policy remain unchanged.

A. Wilson Homestead Agent

GSW 79 (10-73) Rev.

KK 5012

For service of insurance, contact your agent.



SAFECO

DWELLING FIRE EXTENSION CERTIFICATE

THIS CERTIFICATE STATES
THE LIMITS PROVIDED BY
YOUR POLICY AND WILL
EXTEND THE POLICY TERM

FROM MAY 13, 1977
TO MAY 13, 1978
UPON PAYMENT OF THE
PREMIUM BY THE **INSURED**

LOAN NO.

AGENT'S NAME RONALD H. MAYFIELD			Accepted & Issued Date Code 15 1978 OS 526695		
PHONE 707-460-6622					
COVERAGES: Insurance is provided against only those perils and for only those coverages indicated below by a premium charge.					
PROPERTY COVERED			AMOUNT OF INSURANCE		
			LOC. #1	LOC. #2	LOC. #3
DWELLING			\$ 71,300	\$	\$
CONTENTS					
Coverage	Perils	Deductible	Premiums		
Dwelling	Fire	100	333.00		
	E.C.	100	58.00		
	BROAD	100	43.00		
Contents	Fire				
	E.C.				
Comprehensive Personal Liability	LIMITS OF LIABILITY each occurrence				
	\$				
Medical Payments	\$	25,000.00	each person each accident		
Premises Liability (O.L. & T.)	\$		each occurrence		
Broad Form Personal Theft	\$		on premises		
	\$		off premises		
Optional Coverage					
Premium Each Location			434.00		

PEOPLE'S TEMPLE OF THE DISCIPLES
OF CHRIST
PO BOX 214
REDWOOD VALLEY CA 95470
OS 526695

Annual Premium (all locations) \$ **434.00**

LOCATIONS

1 **7730 EAST RD**
2
3

This is the only notice you will receive prior to the due date.

KEEP THIS CERTIFICATE FOR YOUR RECORDS

INSURED COPY

DWELLING FIRE PREMIUM NOTICE



SAFECO

Please make your remittance payable to

SAFECO INSURANCE COMPANY

**1720 EL CAMINO REAL
BURLINGAME**

CA 94010

INSURED TO PAY PREMIUM DUE POLICY NO. **OS 526695** AGENT'S NO. **15 1978**

PAY ☒ - OR - PAY ☒ BY DUE DATE ☒ AND

FULL AMOUNT	* BUDGET AMOUNT	MONTH	DAY	YEAR
\$ 434.00	\$	MAY	13	1977

* If blank, pay in full

PLEASE

RETURN THIS STUB
WITH YOUR PAYMENT

KKSD,

10	B	M-7522-7	* 150	4-11-77	107-4361
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Standard Fire Insurance Policy for Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming

Part Two, This Declarations page with "Policy Provisions-Part One" completes the below numbered

DECLARATIONS		POLICY NUMBER	
Name of Insured		PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH	
ADDRESS:		P.O. BOX 214	
(Number & Street, Town, County & State)		REDWOOD VALLEY, CA 95470	
Policy Period:	From:	To:	Years
Upon Standard Time at location of property involved.	2-14-77	2-14-78	1
REPRESENTATIVE:	Agent or Broker	RON MAYFIELD INS.	
		P.O. BOX 414	
	Town and State	UKIAH, CALIFORNIA 95482	

INTERSTATE FIRE & CASUALTY COMPANY CHICAGO, ILLINOIS

It is important that the written portions of all policies covering the same property read exactly alike. If they do not, they should be made uniform at once.

INSURANCE IS PROVIDED AGAINST ONLY THOSE PERILS AND FOR ONLY THOSE COVERAGES INDICATED BELOW BY A PREMIUM CHARGE AND AGAINST OTHER PERILS AND FOR OTHER COVERAGES ONLY WHEN ENDORSED HEREON OR ADDED HERETO.

PERIL(S) Insured Against and Cover- age(s) Provided (Insert Name of Each)	AMOUNT	RATE	PREMIUM IF PAID IN FULL AT INCEPTION	PREMIUM IF PAID IN INSTALLMENTS Amount Due At Inception	Amount Due At Each Subsequent Anniversary
FIRE AND LIGHTNING	\$ 1,028,000.	VARIOUS	\$ 10,280.00\$	\$	\$
EXTENDED COVERAGE	XXXXXX		\$ INCLUDED \$	\$	\$
V & MM			\$ INCLUDED \$	\$	\$
		3% STATE TAX	30.84\$	30.84\$	
		3% STAMP FEE	3.08\$	3.08\$	
		TOTAL(S)	\$10,313.92	10,619.24	
NO FLAT CANCELLATIONS					
TOTAL PREMIUM FOR POLICY ON INSTALLMENT BASIS					

Item No.	Amount Fire or Fire and Extended Cov- erage, or Other Peril	Per Cent of Co-Insurance Applicable	DESCRIPTION AND LOCATION OF PROPERTY COVERED Show construction, type of roof and occupancy of building(s) covered or containing the property covered. If occupied as a dwelling state number of families.
1-	\$1,028,000.	90%	BUILDING AND CONTENTS PER SCHEDULE ATTACHED.
			This insurance is issued pursuant to the California Insurance Code, Sections 1760 through 1780, and is placed in an insurer or insurers not holding a Certificate of Authority from or regulated by the California Insurance Commissioner.
Subject to Form No (s). attached hereto: (Insert Form Number(s) and Edition Date(s))			IFC-CIC-10-8 78 DNS=SCHEDULE=196-WATCHMAN WARRANTY
Mortgage Clause: Subject to the provisions of the mortgage clause attached hereto, loss, if any, on building items, shall be payable to: (Insert name(s) of mortgagee(s) and mailing address(es))			

Countersigned by Robert W. Bird Authorized Representative ltc

IN CONSIDERATION OF THE PROVISIONS AND STIPULATIONS HEREIN OR ADDED HERETO AND OF the premium above specified, this Company, for the term of years specified above from inception date shown above At Noon (Standard Time) to expiration date shown above At Noon (Standard Time) at location of property involved, to an amount not exceeding the amount(s) above specified, does insure the insured named above and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or man- ufacture, nor in any event for more than the interest of the insured, against all DIRECT LOSS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDAN- GERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED, to the property described herein while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of this Company.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of it together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

ENDORSEMENT NO. 1

SCHEDULE

<u>ITEM #</u>	<u>LOCATION</u>	<u>SUBJECT-COINSURANCE PERCENTAGE</u>	<u>LIMIT</u>
1.	1859 GEARY BLVD. SAN FRANCISCO, CA.	BUILDING-90%	\$320,000. ✓
2.	1859 GEARY BLVD. SAN FRANCISCO, CA.	CONTENTS-90%	\$ 60,000. ✓
3.	1366 S. ALVARADO ST. LOS ANGELES, CA.	BUILDING-90%	\$360,000. ✓
4.	1366 S. ALVARADO ST. LOS ANGELES, CA.	CONTENTS-90%	\$ 50,000. ✓
5.	1366 S. ALVARADO ST. LOS ANGELES, CALIF.	BUILDING-90%	\$ 26,000. ✓
6.	1366 S. ALVARADO ST. LOS ANGELES, CALIF.	CONTENTS-90%	\$ 6,000. ✓
7.	1435 ALVARADO TERRACE LOS ANGELES, CALIF.	BUILDING-90%	\$200,000. ✓
8.	1435 ALVARADO TERRACE LOS ANGELES, CALIF.	CONTENTS-90%	\$ 6,000. ✓

All other terms and conditions remain unchanged.

Attached to and forming part of No. 117-071552

Issued to PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 2-14-77

☒ INTERSTATE FIRE & CASUALTY COMPANY

☐ CHICAGO INSURANCE COMPANY

By Robert W. Birk

KK503

10-B-M-7522-7
4-12-77
Itc

ENDORSEMENT NO.2

IN CONSIDERATION OF THE PREMIUM CHARGED, IT IS HEREBY AGREED
THAT THE MAILING ADDRESS OF INSURED IS CORRECTED TO READ:

P.O. BOX 286
REDWOOD VALLEY, CALIFORNIA 95470

All other terms and conditions remain unchanged.

Attached to and forming part of No. 117-071552

Issued to PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 2-14-77

MC-CIC-3 110-711

☒ INTERSTATE FIRE & CASUALTY COMPANY

☐ CHICAGO INSURANCE COMPANY

By Robert W. Bird

10-B-M-7522-7
4-12-77
Itc

ENDORSEMENT NO. 1

STATE TAX CHARGED IS CORRECTED TO READ: \$308.40

STAMP FEE CHARGED IS CORRECTED TO READ: \$ 30.84

TOTAL POLICY PREMIUM CORRECTED TO READ \$10,619.24

All other terms and conditions remain unchanged.

Attached to and forming part of No. 117-071552

Issued to PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 2-14-77

MC-CIC-3 110-711

☒ INTERSTATE FIRE & CASUALTY COMPANY

☐ CHICAGO INSURANCE COMPANY

By Robert W. Bird

KK 504

ENDORSEMENT NO. 2

WATCHMAN WARRANTY

IT IS AGREED THAT INSURED WILL AT ALL TIMES MAINTAIN A QUALIFIED WATCHMAN ON EACH PREMISES INSURED HEREUNDER. VIOLATION OF THIS WARRANTY SUSPENDS ALL COVERAGE HEREUNDER AT THE PREMISES OF AN DURING THE COURSE OF SAID VIOLATION, ALL WITHOUT ANY REQUIREMENT THAT THE OCCURRENCE OF THE LOSS BE IN ANY WAY RELATED TO SAID VIOLATION.

All other terms and conditions remain unchanged.

Attached to and forming part of No. 117-071552

Issued to PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 2-14-77

☒ INTERSTATE FIRE & CASUALTY COMPANY

☐ CHICAGO INSURANCE COMPANY

By Robert W. Bire

MC-CIC 3 (10-71)

ENDORSEMENT NO. 3

\$500 MINIMUM EARNED

IT IS AGREED THAT FOR EACH YEAR ON PROTION THEREOF THAT THIS POLICY IS IN FORCE, THIS COMPANY IS ENTITLED TO A MINIMUM EARNED PREMIUM OF \$500.

THIS ENDORSEMENT WILL NOT APPLY IF THE COMPANY ELECTS TO CANCEL FOR ANY REASON OTHER THAN FAILURE OF THE INSURED TO PAY ANY PREMIUM WHEN DUE.

All other terms and conditions remain unchanged.

Attached to and forming part of No. 117-071552

Issued to PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 2-14-77

☒ INTERSTATE FIRE & CASUALTY COMPANY

☐ CHICAGO INSURANCE COMPANY

By Robert W. Bire

MC-CIC 3 (10-71)

KK5DS-

ENDORSEMENT NO. 4

\$1,000 DEDUCTIBLE ENDORSEMENT

IT IS AGREED EACH LOSS ARISING HEREUNDER WILL BE ADJUSTED SEAPRATELY, AND FROM THE AMOUNT OF SUCH LOSS ARE APPLICABLE LIMIT OF LIABILITY, WHICHEVER IS LESS, THE SUM OF \$1,000 WILL BE DEDUCTED.

IF THIS POLICY COVERS MORE THAN ONE ITEM, THE DEDUCTIBLE WILL APPLY SEPARATELY TO EACH SUCH ITEM.

THE DEDUCTIBLE AMOUNT FOR ANY LOSS OCCURRING, DIRECTLY OR INDIRECTLY, AS A RESULT OF VANDALISM OR MALICIOUS MISCHIEF (AND OTHERWISE INSURED HEREUNDER) SHALL BE \$5,000.

All other terms and conditions remain unchanged.

☒ INTERSTATE FIRE & CASUALTY COMPANY

Attached to and forming part of No. 117-071552

☐ CHICAGO INSURANCE COMPANY

Issued to PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 2-14-77

By Robert W. Bird

IFC-CIC-3 (10-77)

WARRANTY CLAUSE

Warranted same terms and conditions as and to follow the settlements of
RESERVE INSURANCE COMPANY - POLICY #XCF003679

and that said Company has, at the time of any loss, and at the same gross rate or lower, at least \$ 1,542,000.

(Subject only to reduction by amount of any loss not reinstated) on the identical subject matter and risk, and in identically the same proportion on each separate part thereof.

This policy is subject without notice to the same conditions, endorsements, assignments and alterations of rates as are, or may be, assumed in the above mentioned Company's insurance upon which this policy is based and shall be deemed to include such risks of Lightning and/or Explosion as are included

All other terms and conditions remain unchanged.

Attached to and forming part of No. 117-071552

☒ INTERSTATE FIRE & CASUALTY COMPANY

Issued to PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

☐ CHICAGO INSURANCE COMPANY

Effective 2-14-77

By Robert W. Bird

(IFC-CIC) 10-8 (11/62)

KK506

S.F. FORM



196
Jan. 1972

EFFECTIVE TIME ENDORSEMENT

(For Use As Required With Policies Issued On or After Jan. 1, 1972 To Comply With Section 460 of the California Insurance Code or ORS 743.609 of the Oregon Insurance Code)

Except as hereinafter provided, this policy shall be effective and shall terminate at 12:01 A.M. (Standard Time) on the inception and expiration dates specified in this policy.

TO THE EXTENT ONLY THAT THE INSURANCE AFFORDED BY THIS POLICY IS ALSO PROVIDED BY OTHER INSURANCE TERMINATING AT NOON ON THE INCEPTION DATE OF THIS POLICY, INSURANCE UNDER THIS POLICY SHALL NOT BECOME EFFECTIVE UNTIL SUCH OTHER INSURANCE HAS TERMINATED.

196
Jan. 1972

KK507



BUILDING, EQUIPMENT, STOCK AND BLANKET FORM (\$100 DEDUCTIBLE APPLICABLE)

Insurance attaches only to those items specifically described in this policy for which a specific amount is shown and, unless otherwise provided, all conditions of this form and the provisions of the policy to which it is attached shall apply separately to each item covered.

DEDUCTIBLE CLAUSE: THE SUM OF \$100 SHALL BE DEDUCTED FROM THE AMOUNT WHICH WOULD OTHERWISE BE RECOVERABLE FOR EACH LOSS SEPARATELY OCCURRING TO PROPERTY COVERED HEREUNDER FROM FIRE, LIGHTNING OR OTHER PERILS INSURED AGAINST BY THIS POLICY, INCLUDING ENDORSEMENTS THERETO, AND THIS COMPANY SHALL BE LIABLE ONLY FOR ITS PROPORTION OF SUCH EXCESS. THIS DEDUCTIBLE SHALL APPLY SEPARATELY TO EACH BUILDING (OR STRUCTURE) INCLUDING ITS CONTENTS; SEPARATELY TO CONTENTS IN EACH BUILDING (OR STRUCTURE) IF SUCH BUILDING (OR STRUCTURE) IS NOT COVERED HEREUNDER; AND SEPARATELY TO ALL PERSONAL PROPERTY IN THE OPEN.

THIS CLAUSE DOES NOT APPLY TO PROPERTY OR PERILS SUBJECT TO A DEDUCTIBLE GREATER THAN \$100 BY THE PROVISIONS OF ANY FORM OR ENDORSEMENT ATTACHED TO THIS POLICY.

This clause does not apply to insurance covering Business Interruption, Tuition Fees, Extra Expense, Additional Living Expense, Rental Value or Leasehold Interest.

A. DESCRIPTION OF COVERAGE

When the insurance under this policy covers "Building," "Equipment," "All Property" or "Stock", such insurance shall cover in accordance with the following definitions, ALL SUBJECT TO THE SPECIFIC EXCLUSIONS AND MODIFICATIONS PROVIDED ELSEWHERE IN THIS POLICY:

BUILDING: Building or structure in its entirety, including all fixtures and machinery used for the service of the building itself, provided such fixtures and machinery are contained in or attached to and constitute a part of the building; additions in contact therewith; platforms, chutes, conveyors, bridges, trestles, canopies, gangways, and similar exterior structures attached thereto and located on the described premises, provided, that if the same connect with any other building or structure owned by the named Insured, then this insurance shall cover only such portion of the same situated on the described premises as lies between the building covered under this policy and a point midway between it and such other building or structure; also (a) awnings, signs, door and window shades and screens, storm doors and storm windows; (b) cleaning and fire fighting apparatus; (c) janitors' supplies, tools and implements; (d) materials and supplies intended for use in construction, alterations or repairs of the building. Provided, however, that property described in (a), (b), (c) and (d) immediately above must be, at the time of any loss, (1) the property of the named Insured who is the owner of the building; and (2) used for the maintenance or service of the building; and (3) contained in or attached to the building; and (4) not specifically covered under an item other than the "Building" item of this or any other policy.

EQUIPMENT: Equipment and personal property of every description, and, provided the described building is not owned by the named Insured, "IMPROVEMENTS AND BETTERMENTS." THIS COVERAGE DOES NOT INCLUDE "STOCK" AS DEFINED BELOW NOR PROPERTY COVERED UNDER THE "BUILDING" ITEM OF THIS OR ANY OTHER POLICY.

ALL PROPERTY (BLANKET): All property of an insurable nature, both real and personal, now existing or hereafter acquired, EXCEPT "STOCK" AS DEFINED BELOW.

STOCK: Stock of goods, wares and merchandise of every description, manufactured, unmanufactured, or in process of manufacture; materials and supplies which enter into the manufacture, packing, handling, shipping and sale of same; advertising materials; all being the property of the named Insured, or sold but not removed (it being understood that the value of stock sold but not removed shall be the Insured's selling price and that such value shall be considered as actual cash value in the application of any clauses forming a part of this policy); and the Insured's interest in materials, labor and charges furnished, performed on or incurred in connection with the property of others.

B. EXTENSIONS OF COVERAGE

1. ON-PREMISES: Personal property of the kind and nature covered under any item hereof shall be covered under the respective item (a) while in, on, or under sidewalks, streets, platforms, alleyways or open spaces, provided such property (1) is located within fifty (50) feet of the described "Building," or (2) in the case of materials and supplies intended for use in construction, alterations or repairs of the described "Building," is located within one hundred (100) feet of said "Building"; and (b) while in or on cars and vehicles within three hundred (300) feet of the described "Building"; and (c) while in or on barges and scows or other vessels within one hundred (100) feet of the described premises. PROVIDED THAT PROPERTY COVERED BY MARINE, INLAND MARINE OR TRANSPORTATION INSURANCE OF ANY KIND, SHALL NOT BE COVERED UNDER THIS EXTENSION CLAUSE. The word "premises" is substituted above for the word "Building" if property in more than one building is covered blanket under one amount of insurance.

2. OFF-PREMISES: (Applicable only when the eighty per cent (80%) or higher Coinsurance Clause (Average Clause) applies): The Insured may apply up to two percent (2%) of the amount of insurance, BUT NOT EXCEEDING FIVE THOUSAND DOLLARS (\$5,000.00), to cover the described property, OTHER THAN MERCHANDISE OR STOCK (RAW, IN PROCESS, OR FINISHED), while temporarily removed from the described premises for purposes of cleaning, repairing, reconstruction or restoration.

THIS EXTENSION OF COVERAGE SHALL: (a) NOT APPLY TO DWELLING OR FARM PROPERTY; (b) NOT APPLY TO PROPERTY IN TRANSIT NOR TO PROPERTY ON ANY PREMISES OWNED, LEASED, OPERATED OR CONTROLLED BY THE INSURED; (c) NOT APPLY EXCEPT AS EXCESS OVER THE AMOUNT DUE FROM ANY OTHER INSURANCE COVERING THE PROPERTY, WHETHER COLLECTIBLE OR NOT; AND (d) IN NO WISE INURE DIRECTLY OR INDIRECTLY TO THE BENEFIT OF ANY CARRIER OR OTHER BAILEE.

3. PROPERTY OF OTHERS: To the extent that the named Insured shall be liable by law for loss thereto or shall prior to loss have specifically assumed liability therefor, any item of this policy covering on personal property shall also cover property of the kind and nature described in such item, at the location(s) herein indicated, held in trust, or on consignment or commission, or on joint account with others, or left for storage or repairs.

4. DEBRIS REMOVAL: This insurance covers expense incurred in the removal of debris of the property covered hereunder, which may be occasioned by loss caused by any of the perils insured against in this policy.

THE TOTAL LIABILITY UNDER THIS POLICY FOR BOTH LOSS TO PROPERTY AND DEBRIS REMOVAL EXPENSE SHALL NOT EXCEED THE AMOUNT OF INSURANCE APPLYING UNDER THIS POLICY TO THE PROPERTY COVERED.

Debris removal expense shall not be considered in the determination of actual cash value in the application of any clause forming a part of this policy.

UNDER EXTENSIONS 1, 2, 3 AND 4 ABOVE, THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS THAN THE AMOUNT OF INSURANCE UNDER THIS POLICY BEARS TO THE WHOLE AMOUNT OF INSURANCE COVERING THE PROPERTY AGAINST THE PERIL CAUSING THE LOSS, WHETHER OR NOT SUCH OTHER INSURANCE CONTAINS SUCH EXTENSIONS.

1. IN ADDITION TO PROPERTY EXPRESSLY EXCLUDED FROM COVERAGE BY ANY PROVISION OF THIS FORM OR OTHER ENDORSEMENT ATTACHED TO THIS POLICY, THE FOLLOWING ARE NOT COVERED UNDER ANY ITEM OF THIS POLICY AND ARE TO BE EXCLUDED IN THE APPLICATION OF ANY "AVERAGE CLAUSE" OR "DISTRIBUTION CLAUSE": LAND VALUES; MACHINE SHOP OR FOUNDRY PATTERNS; AIRCRAFT; BOATS; MOTOR VEHICLES LICENSED FOR USE ON PUBLIC THOROUGHFARES; ACCOUNTS, BILLS, CURRENCY, DEEDS, EVIDENCES OF DEBT, MONEY, SECURITIES, BULLION OR MANUSCRIPTS, EXCEPT AS MAY BE SPECIFICALLY PROVIDED IN THE CLAUSE OF THIS FORM TITLED "RECORDS"; LAWNS, TREES, PLANTS OR SHRUBS, UNLESS (a) SPECIFICALLY COVERED UNDER A SEPARATE ITEM OF INSURANCE, OR (b) WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF AND THEN ONLY WHEN OTHERWISE COVERED UNDER AN ITEM OF THIS POLICY.

2. NO ITEM OF THIS POLICY SHALL ATTACH TO OR BECOME INSURANCE UPON ANY PROPERTY, INCLUDED WITHIN THE DESCRIPTION OF SUCH ITEM, WHICH AT THE TIME OF ANY LOSS

(a) IS MORE SPECIFICALLY DESCRIBED AND COVERED UNDER ANOTHER ITEM OF THIS POLICY, OR UNDER ANY OTHER POLICY CARRIED BY OR IN THE NAME OF THE INSURED NAMED HEREIN (this section (a) not applicable to "blanket" insurance written hereunder at an average blanket rate), OR

(b) BEING THE PROPERTY OF OTHERS IS COVERED BY INSURANCE CARRIED BY OR IN THE NAME OF OTHERS THAN THE INSURED NAMED HEREIN.

UNTIL THE LIABILITY OF INSURANCE DESCRIBED UNDER (a) OR (b) HAS FIRST BEEN EXHAUSTED, AND SHALL THEN COVER ONLY THE EXCESS OF VALUE OF SUCH PROPERTY OVER AND ABOVE THE AMOUNT PAYABLE UNDER SUCH OTHER INSURANCE, WHETHER COLLECTIBLE OR NOT. THIS CLAUSE SHALL NOT BE APPLICABLE TO PROPERTY OF OTHERS FOR THE LOSS OF WHICH THE INSURED NAMED HEREIN IS LIABLE BY LAW OR HAS PRIOR TO ANY LOSS SPECIFICALLY ASSUMED LIABILITY.

3. LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, ALL WHETHER CONTROLLED OR UNCONTROLLED, OR DUE TO ANY ACT OR CONDITION INCIDENT TO ANY OF THE FOREGOING, IS NOT INSURED AGAINST BY THIS POLICY. WHETHER SUCH LOSS BE DIRECT OR INDIRECT, PROXIMATE OR REMOTE, OR BE IN WHOLE OR IN PART CAUSED BY, CONTRIBUTED TO, OR AGGRAVATED BY ANY OF THE PERILS INSURED AGAINST BY THIS POLICY. (This clause not applicable to the perils of fire and lightning, see OTHER PROVISIONS).

4. THIS COMPANY SHALL NOT BE LIABLE FOR LOSS

(a) RESULTING FROM ANY ELECTRICAL INJURY OR DISTURBANCE TO ELECTRICAL APPLIANCES, DEVICES, FIXTURES OR WIRING CAUSED BY ELECTRICAL CURRENTS ARTIFICIALLY GENERATED UNLESS FIRE ENSUES AND, IF FIRE DOES ENSUE, THIS COMPANY SHALL BE LIABLE ONLY FOR ITS PROPORTION OF LOSS CAUSED BY SUCH ENSUING FIRE.

(b) CAUSED BY OR RESULTING FROM POWER, HEATING OR COOLING FAILURE, UNLESS SUCH FAILURE RESULTS FROM PHYSICAL DAMAGE TO POWER, HEATING OR COOLING EQUIPMENT SITUATED ON PREMISES WHERE THE PROPERTY COVERED IS LOCATED, CAUSED BY THE PERIL(S) INSURED AGAINST. HOWEVER, THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS SPECIFICALLY EXCLUDED UNDER (1) THE RIOT PROVISIONS OF THE EXTENDED COVERAGE ENDORSEMENT, OR (2) THE VANDALISM AND MALICIOUS MISCHIEF ENDORSEMENT.

(c) OCCASIONED DIRECTLY OR INDIRECTLY BY ENFORCEMENT OF ANY LOCAL OR STATE ORDINANCE OR LAW REGULATING THE CONSTRUCTION, REPAIR OR DEMOLITION OF BUILDING(S) OR STRUCTURE(S), UNLESS SUCH LIABILITY IS OTHERWISE SPECIFICALLY ASSUMED BY ENDORSEMENT HEREON.

D. CONDITIONS AND LIMITATIONS

1. AVERAGE CLAUSE (THIS CLAUSE VOID UNLESS PERCENTAGE IS INSERTED ON THE FIRST PAGE OF THIS POLICY) (The term "Co-Insurance Clause" wherever used in this policy shall be deemed to mean "Average Clause"): IN EVENT OF LOSS TO PROPERTY DESCRIBED IN ANY ITEM OF THIS POLICY AS TO WHICH ITEM A PERCENTAGE FIGURE IS INSERTED ON THE FIRST PAGE OF THIS POLICY, THIS COMPANY SHALL BE LIABLE FOR NO GREATER PROPORTION OF SUCH LOSS THAN THE AMOUNT OF INSURANCE SPECIFIED IN SUCH ITEM BEARS TO THE PERCENTAGE, SPECIFIED ON THE FIRST PAGE OF THIS POLICY, OF THE ACTUAL CASH VALUE OF THE PROPERTY DESCRIBED IN SUCH ITEM AT THE TIME OF LOSS, NOR FOR MORE THAN THE PROPORTION WHICH THE AMOUNT OF INSURANCE SPECIFIED IN SUCH ITEM BEARS TO THE TOTAL INSURANCE ON THE PROPERTY DESCRIBED IN SUCH ITEM AT THE TIME OF LOSS.

2. WAIVER OF INVENTORY AND APPRAISEMENT CLAUSE: If any item of this policy is subject to the conditions of the Average Clause (Paragraph 1 hereof), it is also provided that when an aggregate claim for any loss to the property described in any such item of this policy is both less than Five Thousand Dollars (\$5,000.00) and less than two per cent (2%) of the total amount of insurance upon the property described in such item at the time such loss occurs, it shall not be necessary for the Insured to make a special inventory or appraisal of the undamaged property, BUT NOTHING HEREIN CONTAINED SHALL OPERATE TO WAIVE THE APPLICATION OF THE AVERAGE CLAUSE TO ANY SUCH LOSS.

3. VACANCY AND UNOCCUPANCY PENALTY: These provisions are applicable only to fire, lightning, and removal relating thereto, and to building(s) and contents as covered.

The conditions of the policy suspending or restricting insurance while the described building is vacant or unoccupied beyond a period of 60 consecutive days are waived but only to the extent as provided for herein.

THE AMOUNT OF LOSS DUE UNDER THIS POLICY SHALL BE REDUCED BY 15 PER CENT WHILE THE INVOLVED BUILDING(S) IS VACANT OR UNOCCUPIED BEYOND A PERIOD OF 60 CONSECUTIVE DAYS. This penalty will not be applicable during the period of any extension whereby the 60 day period is extended by endorsement.

Definitions: (a) Vacant — containing no contents pertaining to operations or activities customary to occupancy of the building. (b) Unoccupied — containing contents pertaining to the occupancy of the building while operations or other customary activities are suspended.

A building shall not be considered as vacant or unoccupied; (a) While in the course of construction; or (b) While any portion of the building is occupied or in operation; or (c) While any other building owned or used by the Insured and located on the same premises is occupied or in operation.

If the subject of insurance (whether building, contents or both) is of a seasonal nature and the premises are normally unoccupied during certain portions of the year, permission is hereby granted to be unoccupied consistent with seasonal operations (not vacant) but in no event to exceed ten consecutive months.

These provisions will not abrogate or modify other conditions in the policy or in any endorsements attached.

Any penalty provided for herein shall be computed and applied after the application of any other penalty, limit(s) of liability, deductible(s) or other provisions.

4. RECORDS: THIS POLICY LIMITS COVERAGE (a) ON BOOKS OF ACCOUNT, ABSTRACTS, DRAWINGS, CARD INDEX SYSTEMS AND OTHER RECORDS (EXCEPT FILM, TAPE, DISC, DRUM, CELL AND OTHER MAGNETIC RECORDING OR STORAGE MEDIA FOR ELECTRONIC DATA PROCESSING), TO NOT EXCEEDING THE COST OF BLANK BOOKS, CARDS OR OTHER BLANK MATERIAL PLUS THE COST OF LABOR INCURRED BY THE INSURED FOR TRANSCRIBING OR COPYING SUCH RECORDS; (b) ON FILM, TAPE, DISC, DRUM, CELL AND OTHER MAGNETIC RECORDING OR STORAGE MEDIA FOR ELECTRONIC DATA PROCESSING, TO NOT EXCEEDING THE COST OF SUCH MEDIA IN UNEXPOSED OR BLANK FORM.

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5. IMPROVEMENTS AND BETTERMENTS: "IMPROVEMENTS AND BETTERMENTS" in or to building(s) not owned by the named Insured at any location hereinbefore described, provided such "IMPROVEMENTS AND BETTERMENTS" are covered under this policy as property of the named Insured, are subject to the following provisions:

- (a) The term "Improvements and Betterments" wherever used in this policy is defined as fixtures, alterations, installations, or additions comprising a part of the described building and made or acquired at the expense of the Insured exclusive of rent paid by the Insured, but which are not legally subject to removal by the Insured.
- (b) The word "Lease" wherever used in this policy shall mean the lease or rental agreement, whether written or oral, in effect as of the time of loss.
- (c) In the event Improvements and Betterments are damaged or destroyed during the term of this policy by the perils insured against, THE LIABILITY OF THIS COMPANY SHALL BE DETERMINED AS FOLLOWS:
 - (1) If repaired or replaced at the expense of the Insured within a reasonable time after such loss, the actual cash value of the damaged or destroyed Improvements and Betterments.
 - (2) IF NOT REPAIRED OR REPLACED WITHIN A REASONABLE TIME AFTER SUCH LOSS, THAT PROPORTION OF THE ORIGINAL COST AT TIME OF INSTALLATION OF THE DAMAGED OR DESTROYED IMPROVEMENTS AND BETTERMENTS WHICH THE UNEXPIRED TERM OF THE LEASE AT THE TIME OF LOSS BEARS TO THE PERIOD(S) FROM THE DATE(S) SUCH IMPROVEMENTS AND BETTERMENTS WERE MADE TO THE EXPIRATION DATE OF THE LEASE.
 - (3) IF REPAIRED OR REPLACED AT THE EXPENSE OF OTHERS FOR THE USE OF THE INSURED, THERE SHALL BE NO LIABILITY HEREUNDER.

E. OTHER PROVISIONS

1. LOSS CLAUSE: Any loss hereunder shall not reduce the amount of this policy.

2. BREACH OF WARRANTY CLAUSE: If a breach of any warranty or condition contained in any rider attached to or made a part of this policy shall occur, which breach by the terms of such warranty or condition shall operate to suspend or avoid this insurance, it is agreed that such suspension or avoidance due to such breach, shall be effective only during the continuance of such breach and then only as to the building, fire division, contents therein, or other separate location to which such warranty or condition has reference and in respect of which such breach occurs.

3. SUBROGATION WAIVER CLAUSE: This insurance shall not be invalidated should the Insured waive in writing any or all right of recovery against any party for loss, PROVIDED, HOWEVER, THAT IN THE EVENT THE INSURED WAIVES ONLY A PART OF HIS RIGHTS AGAINST ANY PARTICULAR THIRD PARTY, THIS COMPANY SHALL BE SUBROGATED WITH RESPECT TO ALL RIGHTS OF RECOVERY WHICH THE INSURED MAY RETAIN AGAINST ANY SUCH THIRD PARTY FOR LOSS FROM THE PERILS INSURED AGAINST TO THE EXTENT THAT PAYMENT THEREFOR IS MADE BY THIS COMPANY; ALL SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS:

- (a) If made before loss has occurred, such agreement may run in favor of any third party;
- (b) IF MADE AFTER LOSS HAS OCCURRED, SUCH AGREEMENT MAY RUN ONLY IN FAVOR OF A THIRD PARTY FALLING WITHIN ONE OF THE FOLLOWING CATEGORIES AT THE TIME OF LOSS:
 - (1) A THIRD PARTY INSURED UNDER THIS POLICY; OR
 - (2) A CORPORATION, FIRM, OR ENTITY (a) OWNED OR CONTROLLED BY THE NAMED INSURED OR IN WHICH THE NAMED INSURED OWNS CAPITAL STOCK OR OTHER PROPRIETARY INTEREST, OR (b) OWNING OR CONTROLLING THE NAMED INSURED OR OWNING OR CONTROLLING CAPITAL STOCK OR OTHER PROPRIETARY INTEREST IN THE NAMED INSURED; OR
 - (3) A TENANT OF THE NAMED INSURED.

4. PERMITS AND AGREEMENTS CLAUSE: Permission granted: (a) For such use of the premises as is usual and incidental to the business conducted therein and for existing and increased hazards and for change in use or occupancy except as to any specific hazard, use, or occupancy prohibited by the express terms of this policy or by any endorsement thereto; (b) To keep and use all articles and materials, usual and incidental to said business, in such quantities as the exigencies of the business require; (c) For the building(s) to be in course of construction, alteration or repair, all without limit of time but without extending the term of this policy, and to build additions thereto, and this policy, under its respective item(s), shall cover on or in such additions in contact with such building(s).

This insurance shall not be prejudiced: (1) By any act or neglect of the owner of the building(s) if the Insured is not the owner thereof, or by any act or neglect of any occupant of the building(s) (other than the named Insured), when such act or neglect of the owner or occupant is not within the control of the named Insured; (2) By failure of the named Insured to comply with any warranty or condition contained in any form, rider or endorsement attached to this policy with regard to any portion of the premises over which the named Insured has no control; nor (3) shall this insurance be prejudiced by any error in stating the name, number, street or location of any building(s) covered hereunder, or of building(s) and contents if covered under a single item of insurance.

5. MORTGAGEE CLAUSE: (THIS ENTIRE CLAUSE IS VOID UNLESS NAME OF MORTGAGEE OR TRUSTEE IS INSERTED ON THE FIRST PAGE OF THIS POLICY IN SPACE PROVIDED THEREFOR): If another mortgagee or loss payable endorsement applicable to buildings is separately attached to this policy, such other endorsements shall supersede the provisions of this clause. Loss (if any) under this policy, ON BUILDINGS ONLY, shall be payable to the mortgagee(s), if named as payee(s) on the first page of this policy, as mortgagee(s) under any present or future mortgage upon the property described in and covered by this policy, as interest may appear, and in order of precedence of said mortgages. (a) The terms "mortgage," "mortgagee" and "mortgagor" wherever used in this clause shall be deemed to include deeds of trust and the respective parties thereto. (b) This insurance, as to the interest of the mortgagee only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the described property, nor by the use of the premises for purposes more hazardous than are permitted by this policy. (c) Any mortgagee who shall have or acquire knowledge that the premises are being used for purposes more hazardous than are permitted by this policy or that the premises have been vacant or unoccupied beyond the period permitted by this policy, shall forthwith notify this Company thereof and shall cause the consent of the Company thereto to be noted on this policy; and in the event of failure so to do, all rights of such mortgagee hereunder shall forthwith terminate. (d) In case the mortgagor or owner shall fail to pay any premium due or to become due under this policy, the mortgagee hereby covenants and agrees to pay the same on demand. The mortgagee also covenants and agrees to pay on demand the premium for any increased hazard for the term of the existence thereof. (e) This Company shall not be liable to the mortgagee for a greater proportion of any loss than the amount hereby insured shall bear to the whole insurance covering the property against the peril involved, under policies issued to, held by, or payable to the mortgagee, whether collective or not. (f) The policy provisions relating to "Mortgagee Interests and Obligations" are specifically referred to and made a part of this clause.

6. LIBERALIZATION CLAUSE: If during the period that insurance is in force under this policy, or within forty-five (45) days prior to the inception date thereof, on behalf of this Company there be adopted, or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which this form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the Insured hereunder as though such endorsement or substitution of form had

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7. NUCLEAR CLAUSE: THE WORD "FIRE" IN THIS POLICY OR ENDORSEMENTS ATTACHED HERETO IS NOT INTENDED TO AND DOES NOT EMBRACE NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, ALL WHETHER CONTROLLED OR UNCONTROLLED, AND LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS NOT INTENDED TO BE AND IS NOT INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS, WHETHER SUCH LOSS BE DIRECT OR INDIRECT, PROXIMATE OR REMOTE, OR BE IN WHOLE OR IN PART CAUSED BY, CONTRIBUTED TO, OR AGGRAVATED BY "FIRE" OR ANY OTHER PERILS INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS; HOWEVER, SUBJECT TO THE FOREGOING AND ALL PROVISIONS OF THIS POLICY, DIRECT LOSS BY "FIRE" RESULTING FROM NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS INSURED AGAINST BY THIS POLICY.

8. DEFERRED PREMIUM PAYMENT PLAN: IF THE INSURED ELECTS TO PAY THE PREMIUM IN EQUAL ANNUAL PAYMENTS AS INDICATED ON THE FIRST PAGE OF THIS POLICY, THE PREMIUM FOR THIS POLICY IS HEREBY MADE SO PAYABLE, PROVIDED THAT NO PAYMENT SHALL BE LESS THAN THE MINIMUM PREMIUM APPLICABLE.

IF THE INSURED IS IN DEFAULT OF ANY SUCH PREMIUM PAYMENT AND THIS COMPANY ELECTS TO CANCEL THIS POLICY, NOTICE OF CANCELLATION SHALL BE IN ACCORDANCE WITH THE PROVISIONS OF THIS POLICY, BUT IN SUCH CASE ANY PORTIONS OF THE PREMIUM PREVIOUSLY PAID SHALL BE EARNED BY THIS COMPANY.

F. EXTENDED COVERAGE ENDORSEMENT

EFFECTIVE ONLY WHEN PREMIUM FOR EXTENDED COVERAGE IS INSERTED IN THE SPACE PROVIDED ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREON.

In consideration of the premium for this coverage, and subject to the provisions herein and in the policy to which this endorsement is attached including endorsements thereon, this policy is extended to insure against direct loss by windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles, and smoke, except as hereinafter provided.

PROVISIONS APPLICABLE ONLY TO WINDSTORM AND HAIL: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY FROST OR COLD WEATHER, OR ICE (OTHER THAN HAIL), SNOW OR SLEET, WHETHER DRIVEN BY WIND OR NOT.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING(S) OR THE PROPERTY COVERED THEREIN CAUSED: (a) BY RAIN, SNOW, SAND OR DUST, WHETHER DRIVEN BY WIND OR NOT, UNLESS THE BUILDING(S) COVERED OR CONTAINING THE PROPERTY COVERED SHALL FIRST SUSTAIN AN ACTUAL DAMAGE TO ROOF OR WALLS BY THE DIRECT ACTION OF WIND OR HAIL AND THEN SHALL BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING(S) OR THE PROPERTY COVERED THEREIN AS MAY BE CAUSED BY RAIN, SNOW, SAND OR DUST ENTERING THE BUILDING(S) THROUGH OPENINGS IN THE ROOF OR WALLS MADE BY DIRECT ACTION OF WIND OR HAIL; OR (b) BY WATER FROM SPRINKLER EQUIPMENT OR FROM OTHER PIPING, UNLESS SUCH EQUIPMENT OR PIPING BE DAMAGED AS A DIRECT RESULT OF WIND OR HAIL.

UNLESS AN ADDITIONAL PREMIUM IS CHARGED AND THIS POLICY IS SPECIFICALLY ENDORSED TO PROVIDE FOR COVERAGE OF WINDSTORM AND HAIL DAMAGE TO THE FOLLOWING PROPERTY, THIS COMPANY SHALL NOT BE LIABLE FOR WINDSTORM OR HAIL DAMAGE TO: (a) WINDMILLS, WIND PUMPS OR THEIR TOWERS; (b) CROP SILOS OR THEIR CONTENTS; (c) METAL SMOKESTACKS; OR (d) UNLESS WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF: (1) GRAIN, HAY, STRAW OR OTHER CROPS; (2) LAWNS, TREES, SHRUBS OR PLANTS; (3) AWNINGS OR CANOPIES (FABRIC OR SLAT), INCLUDING THEIR SUPPORTS; (4) SIGNS OR RADIO OR TELEVISION ANTENNAS, INCLUDING THEIR LEAD-IN WIRING, MASTS OR TOWERS.

PROVISIONS APPLICABLE ONLY TO EXPLOSION: Loss by explosion shall include direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the firebox (or combustion chamber) of any fired vessel or within the flues or passages which conduct the gases of combustion therefrom.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED.

KK5011

THE FOLLOWING ARE NOT EXPLOSIONS WITHIN THE INTENT OR MEANING OF THESE PROVISIONS: (a) SHOCK WAVES CAUSED BY AIRCRAFT, GENERALLY KNOWN AS "SONIC BOOM;" (b) ELECTRIC ARCING; (c) RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAK-DOWN; (d) WATER HAMMER; (e) RUPTURE OR BURSTING OF WATER PIPES; (f) RUPTURE OR BURSTING DUE TO EXPANSION OR SWELLING OF THE CONTENTS OF ANY BUILDING OR STRUCTURE, CAUSED BY OR RESULTING FROM WATER; (g) RUPTURE, BURSTING OR OPERATION OF PRESSURE RELIEF DEVICES.

Any other explosion clause made a part of this policy is superseded by this endorsement.

PROVISIONS APPLICABLE ONLY TO RIOT, RIOT ATTENDING A STRIKE AND CIVIL COMMOOTION: Loss by riot, riot attending a strike or civil commotion shall include direct loss by acts of striking employees of the owner or tenant(s) of the described building(s) while occupied by said striking employees and shall also include direct loss from pillage and looting occurring during and at the immediate place of a riot, riot attending a strike or civil commotion. UNLESS SPECIFICALLY ENDORSED HEREON, THIS COMPANY SHALL NOT BE LIABLE FOR LOSS RESULTING FROM DAMAGE TO OR DESTRUCTION OF THE DESCRIBED PROPERTY DUE TO CHANGE IN TEMPERATURE OR HUMIDITY OR INTERRUPTION OF OPERATIONS WHETHER OR NOT SUCH LOSS IS COVERED BY THIS POLICY AS TO OTHER PERILS.

PROVISIONS APPLICABLE ONLY TO LOSS BY AIRCRAFT AND VEHICLES: The term "aircraft," as used in this endorsement, shall include self-propelled missiles and spacecraft. The term "vehicles," as used in this endorsement, means vehicles running on land or tracks BUT NOT AIRCRAFT. LOSS BY AIRCRAFT OR BY VEHICLES SHALL INCLUDE ONLY DIRECT LOSS RESULTING FROM ACTUAL PHYSICAL CONTACT OF AN AIRCRAFT OR A VEHICLE WITH THE PROPERTY COVERED HEREUNDER OR WITH THE BUILDING(S) CONTAINING THE PROPERTY COVERED HEREUNDER, EXCEPT THAT LOSS BY AIRCRAFT INCLUDES DIRECT LOSS BY OBJECTS FALLING THEREFROM. THIS COMPANY SHALL NOT BE LIABLE FOR LOSS: (a) BY ANY VEHICLE OWNED OR OPERATED BY AN INSURED OR BY ANY TENANT OF THE DESCRIBED PREMISES; (b) BY ANY VEHICLE TO FENCES, DRIVEWAYS, WALKS OR, UNLESS WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF, TO LAWNS, TREES, SHRUBS OR PLANTS; (c) TO ANY AIRCRAFT OR VEHICLE INCLUDING CONTENTS THEREOF OTHER THAN STOCKS OF AIRCRAFT OR VEHICLES IN PROCESS OF MANUFACTURE OR FOR SALE.

PROVISIONS APPLICABLE ONLY TO SMOKE: The term "smoke" as used in this endorsement means only smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, ONLY WHEN SUCH UNIT IS CONNECTED TO A CHIMNEY BY A SMOKE PIPE OR VENT PIPE, AND WHILE IN OR ON THE DESCRIBED PREMISES BUT NOT SMOKE FROM FIRE PLACES OR INDUSTRIAL APPARATUS.

WAR RISK EXCLUSION: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY (a) HOSTILE OR WARLIKE ACTION IN TIME OF PEACE OR WAR, INCLUDING ACTION IN HINDERING, COMBATING OR DEFENDING AGAINST AN ACTUAL, IMPENDING OR EXPECTED ATTACK, (1) BY ANY GOVERNMENT OR SOVEREIGN POWER (DE JURE OR DE FACTO), OR BY ANY AUTHORITY MAINTAINING OR USING MILITARY, NAVAL OR AIR FORCES; OR (2) BY MILITARY, NAVAL OR AIR FORCES; OR (3) BY AN AGENT OF ANY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES, IT BEING UNDERSTOOD THAT ANY DISCHARGE, EXPLOSION OR USE OF ANY WEAPON OF WAR EMPLOYING NUCLEAR FISSION OR FUSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE ACTION BY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES; (b) INSURRECTION, REBELLION, REVOLUTION, CIVIL WAR, USURPED POWER, OR ACTION TAKEN BY GOVERNMENTAL AUTHORITY IN HINDERING, COMBATING OR DEFENDING AGAINST SUCH AN OCCURRENCE.

WATER EXCLUSION: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED BY, RESULTING FROM, CONTRIBUTED TO OR AGGRAVATED BY ANY OF THE FOLLOWING—

- (a) FLOOD, SURFACE WATER, WAVES, TIDAL WATER OR TIDAL WAVE, OVERFLOW OF STREAMS OR OTHER BODIES OF WATER, OR SPRAY FROM ANY OF THE FOREGOING, ALL WHETHER DRIVEN BY WIND OR NOT;
- (b) WATER WHICH BACKS UP THROUGH SEWERS OR DRAINS;
- (c) WATER BELOW THE SURFACE OF THE GROUND INCLUDING THAT WHICH EXERTS PRESSURE ON OR FLOWS, SEEPS OR LEAKS THROUGH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS, BASEMENT OR OTHER FLOORS, OR THROUGH DOORS, WINDOWS OR ANY OTHER OPENINGS IN SUCH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS OR FLOORS;

UNLESS LOSS BY EXPLOSION AS INSURED AGAINST HEREUNDER ENSUES, AND THEN THIS COMPANY SHALL BE LIABLE FOR ONLY SUCH ENSUING LOSS.

OTHER PROVISIONS:

A claim for loss by any peril insured against by this endorsement shall not be barred because of change of occupancy, nor because of vacancy or unoccupancy.

THIS ENDORSEMENT DOES NOT INCREASE THE AMOUNT(S) OF INSURANCE PROVIDED IN THIS POLICY.

APPORTIONMENT: THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, FROM ANY PERIL OR PERILS INCLUDED IN THIS ENDORSEMENT THAN (1) THE AMOUNT OF INSURANCE UNDER THIS POLICY BEARS TO THE WHOLE AMOUNT OF FIRE INSURANCE COVERING THE PROPERTY, OR WHICH WOULD HAVE COVERED THE PROPERTY EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, WHETHER COLLECTIBLE OR NOT, AND WHETHER OR NOT SUCH OTHER FIRE INSURANCE COVERS AGAINST THE ADDITIONAL PERIL OR PERILS INSURED HEREUNDER, NOR (2) FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, THAN THE AMOUNT HEREBY INSURED BEARS TO ALL INSURANCE WHETHER COLLECTIBLE OR NOT, COVERING IN ANY MANNER SUCH LOSS, OR WHICH WOULD HAVE COVERED SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE; EXCEPT IF ANY TYPE OF INSURANCE OTHER THAN FIRE EXTENDED TO COVER ADDITIONAL PERILS OR WINDSTORM INSURANCE APPLIES TO ANY LOSS TO WHICH THIS INSURANCE ALSO APPLIES, OR WOULD HAVE APPLIED TO ANY SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, THE LIMIT OF LIABILITY OF EACH TYPE OF INSURANCE FOR SUCH LOSS, HEREBY DESIGNATED AS "JOINT LOSS," SHALL FIRST BE DETERMINED AS IF IT WERE THE ONLY INSURANCE, AND THIS TYPE OF INSURANCE SHALL BE LIABLE FOR NO GREATER PROPORTION OF JOINT LOSS THAN THE LIMIT OF ITS LIABILITY FOR SUCH LOSS BEARS TO THE SUM OF ALL SUCH LIMITS. THE LIABILITY OF THIS COMPANY (UNDER THIS ENDORSEMENT) FOR SUCH JOINT LOSS SHALL BE LIMITED TO ITS PROPORTIONATE PART OF THE AGGREGATE LIMIT OF THIS AND ALL OTHER INSURANCE OF THE SAME TYPE. THE WORDS "JOINT LOSS," AS USED IN THE FOREGOING, MEAN THAT PORTION OF THE LOSS IN EXCESS OF THE HIGHEST DEDUCTIBLE, IF ANY, TO WHICH THIS ENDORSEMENT AND OTHER TYPES OF INSURANCE ABOVE REFERRED TO BOTH APPLY.

PROVISIONS APPLICABLE ONLY WHEN THIS ENDORSEMENT IS ATTACHED TO A POLICY COVERING BUSINESS INTERRUPTION, TUITION FEES, EXTRA EXPENSE, ADDITIONAL LIVING EXPENSE, RENT OR RENTAL VALUE, LEASEHOLD INTEREST OR OTHER CONSEQUENTIAL LOSS: THE TERM "DIRECT," AS APPLIED TO LOSS, MEANS LOSS, AS LIMITED AND CONDITIONED IN SUCH POLICY, RESULTING FROM DIRECT LOSS TO DESCRIBED PROPERTY FROM THE PERIL(S) INSURED AGAINST; AND WHILE THE BUSINESS OF THE OWNER OR TENANT(S) OF THE DESCRIBED BUILDING(S) IS INTERRUPTED BY A STRIKE AT THE DESCRIBED LOCATION, THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS DUE TO INTERFERENCE BY ANY PERSON(S) WITH REBUILDING, REPAIRING OR REPLACING THE PROPERTY DAMAGED OR DESTROYED OR WITH THE RESUMPTION OR CONTINUATION OF BUSINESS.

Caution: WHEN THIS ENDORSEMENT IS PURCHASED WITH ONE POLICY, THE INSURED SHOULD SECURE LIKE COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.

KK5012

G. VANDALISM AND MALICIOUS MISCHIEF ENDORSEMENT

EFFECTIVE ONLY WHEN PREMIUM FOR THIS COVERAGE IS SHOWN ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREON AND ONLY WHEN THE EXTENDED COVERAGE ENDORSEMENT IS ALSO MADE EFFECTIVE.

In consideration of the premium for this coverage, and subject to the provisions of this policy and the Extended Coverage Endorsement, the coverage under said Extended Coverage Endorsement is extended to include direct loss by Vandalism and Malicious Mischief.

PROVISIONS APPLICABLE ONLY TO VANDALISM AND MALICIOUS MISCHIEF: The terms "vandalism" and "malicious mischief"; as used herein mean only willful and malicious damage to or destruction of the property covered hereunder.

(1) THIS COMPANY SHALL NOT BE LIABLE FOR LOSS IF THE DESCRIBED BUILDING(S) HAD BEEN VACANT OR UNOCCUPIED BEYOND A PERIOD OF THIRTY (30) CONSECUTIVE DAYS IMMEDIATELY PRECEDING THE LOSS, WHETHER OR NOT SUCH PERIOD COMMENCED PRIOR TO THE INCEPTION DATE OF THIS COVERAGE; but a building in process of construction shall not be deemed vacant or unoccupied, nor shall the unoccupancy provision be applicable to private dwelling property.

Definitions: (a) Vacant-containing no contents pertaining to operations or activities customary to occupancy of the building. (b) Unoccupied-containing contents pertaining to occupancy of the building while operations or other customary activities are suspended.

A suspension of operations or period of inactivity during part of each year which is usual and incidental to the described occupancy of the building shall not be deemed unoccupancy.

(2) THIS COMPANY SHALL NOT BE LIABLE FOR LOSS: (a) TO GLASS (OTHER THAN GLASS BUILDING BLOCKS) CONSTITUTING A PART OF A BUILDING, STRUCTURE OR AN OUTSIDE SIGN; (b) BY PILFERAGE, THEFT, BURGLARY OR LARCENY, EXCEPT THAT THIS COMPANY SHALL BE LIABLE FOR WILLFUL DAMAGE TO THE BUILDING(S) COVERED HEREUNDER CAUSED BY BURGLARS; (c) BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED; OR BY RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAKDOWN; (d) FROM DEPRECIATION, DELAY, DETERIORATION OR LOSS OF MARKET; NOR, UNLESS SPECIFICALLY ENDORSED HEREON, FOR ANY LOSS RESULTING FROM CHANGE IN TEMPERATURE OR HUMIDITY.

Page 4 of 4

Paste Here To Attach To Policy

KK 5013

SERVICE OF SUIT CLAUSE

It is agreed that in the event of the failure of the Interstate Fire & Casualty Company (herein called the Company) to pay any amount claimed to be due hereunder, the Company, at the request of the Insured (or reinsured), will submit to the jurisdiction of any Court of competent jurisdiction within the United States and will comply with all requirements necessary to give such Court jurisdiction and all matters arising hereunder shall be determined in accordance with the law and practice of such Court.

It is further agreed that service of process in such suit may be made upon **JOHN S. BOLTON**
900 WILSHIRE BLVD. #1230
LOS ANGELES, CALIF. 90017
and that in any suit instituted against any one of them upon this contract, the Company will abide by the final decision of such Court or of any appellate Court in the event of an appeal.

The above-name are authorized and directed to accept service of process on behalf of the Company 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 the Company's 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, the Company hereby designates 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 its 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 designates the above-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

Attached to and forming part of No. _____ INTERSTATE FIRE & CASUALTY COMPANY

Issued to _____

Effective AS PER DECLARATIONS PAGE By _____

IFC-10 (Rev. 2/70)

KK 5014

Insert Declarations page (Part Two) here so that top edge butts against fold of Contract, and permits policy number to appear through window. ATTACH ENDORSEMENTS, IF ANY, TO TOP BACK OF DECLARATIONS.

1 Concealment, This entire policy shall be void if, whether
2 fraud, before or after a loss, the insured has will-
3 fully concealed or misrepresented any ma-
4 terial fact or circumstance concerning this insurance or the
5 subject thereof, or the interest of the insured therein, or in case
6 of any fraud or false swearing by the insured relating thereto.
7 Uninsurable This policy shall not cover accounts, bills,
8 and currency, deeds, evidences of debt, money or
9 excepted property. securities; nor, unless specifically named
10 hereon in writing, bullion or manuscripts.
11 Perils not This Company shall not be liable for loss by
12 included. fire or other perils insured against in this
13 policy caused, directly or indirectly, by: (a)
14 enemy attack by armed forces, including action taken by mili-
15 tary, naval or air forces in resisting an actual or an immediately
16 impending enemy attack; (b) invasion; (c) insurrection; (d)
17 rebellion; (e) revolution; (f) civil war; (g) usurped power; (h)
18 order of any civil authority except acts of destruction at the time
19 of and for the purpose of preventing the spread of fire, provided
20 that such fire did not originate from any of the perils excluded
21 by this policy; (i) neglect of the insured to use all reasonable
22 means to save and preserve the property at and after a loss, or
23 when the property is endangered by fire in neighboring prem-
24 ises; (j) nor shall this Company be liable for loss by theft.
25 Other Insurance. Other insurance may be prohibited or the
26 amount of insurance may be limited by en-
27 dorsement attached hereto.
28 Conditions suspending or restricting insurance. Unless other-
29 wise provided in writing added hereto this Company shall not
30 be liable for loss occurring
31 (a) while the hazard is increased by any means within the con-
32 trol or knowledge of the insured; or
33 (b) while a described building, whether intended for occupancy
34 by owner or tenant, is vacant or unoccupied beyond a period of
35 sixty consecutive days; or
36 (c) as a result of explosion or riot, unless fire ensue, and in
37 that event for loss by fire only.
38 Other perils Any other peril to be insured against or sub-
39 or subjects. ject of insurance to be covered in this policy
40 shall be by endorsement in writing hereon or
41 added hereto.
42 Added provisions. The extent of the application of insurance
43 under this policy and of the contribution to
44 be made by this Company in case of loss, and any other pro-
45 vision or agreement not inconsistent with the provisions of this
46 policy, may be provided for in writing added hereto, but no pro-
47 vision may be waived except such as by the terms of this policy
48 is subject to change.
49 Waiver No permission affecting this insurance shall
50 provisions. exist, or waiver of any provision be valid,
51 unless granted herein or expressed in writing
52 added hereto. No provision, stipulation or forfeiture shall be
53 held to be waived by any requirement or proceeding on the part
54 of this Company relating to appraisal or to any examination
55 provided for herein.
56 Cancellation This policy shall be cancelled at any time
57 of policy. at the request of the insured, in which case
58 this Company shall, upon demand and sur-
59 render of this policy, refund the excess of paid premium above
60 the customary short rates for the expired time. This pol-
61 icy may be cancelled at any time by this Company by giving
62 to the insured a five days' written notice of cancellation with
63 or without tender of the excess of paid premium above the pro-
64 rata premium for the expired time, which excess, if not ten-
65 dered, shall be refunded on demand. Notice of cancellation shall
66 state that said excess premium (if not tendered) will be re-
67 funded on demand.
68 Mortgagee If loss hereunder is made payable, in whole
69 interests and or in part, to a designated mortgagee not
70 obligations. named herein as the insured, such interest in
71 this policy may be cancelled by giving to such
72 mortgagee a ten days' written notice of can-
73 cellation.
74 If the insured fails to render proof of loss such mortgagee, upon
75 notice, shall render proof of loss in the form herein specified
76 within sixty (60) days thereafter and shall be subject to the pro-
77 visions hereof relating to appraisal and time of payment and of
78 bringing suit. If this Company shall claim that no liability ex-
79 isted as to the mortgagor or owner, it shall, to the extent of pay-
80 ment of loss to the mortgagee, be subrogated to all the mort-
81 gagee's rights of recovery, but without impairing mortgagee's
82 right to sue; or it may pay off the mortgage debt and require
83 an assignment thereof and of the mortgage. Other provisions
84 relating to the interests and obligations of such mortgagee may
85 be added hereto by agreement in writing.
86 Pro rata liability. This Company shall not be liable for a greater
87 proportion of any loss than the amount
88 hereby insured shall bear to the whole insurance covering the
89 property against the peril involved, whether collectible or not.
90 Requirements in The insured shall give immediate written
91 case loss occurs. notice to this Company of any loss, protect
92 the property from further damage, forthwith
93 separate the damaged and undamaged personal property, put
94 it in the best possible order, furnish a complete inventory of
95 the destroyed, damaged and undamaged property, showing in
96 detail quantities, costs, actual cash value and amount of loss
97 claimed; and within sixty days after the loss, unless such time
98 is extended in writing by this Company, the insured shall render
99 to this Company a proof of loss, signed and sworn to by the
100 insured, stating the knowledge and belief of the insured as to
101 the following: the time and origin of the loss, the interest of the
102 insured and of all others in the property, the actual cash value of
103 each item thereof and the amount of loss thereto, all encum-
104 brances thereon, all other contracts of insurance, whether valid
105 or not, covering any of said property, any changes in the title,
106 use, occupation, location, possession or exposures of said prop-
107 erty since the issuing of this policy, by whom and for what
108 purpose any building herein described and the several parts
109 thereof were occupied at the time of loss and whether or not it
110 then stood on leased ground, and shall furnish a copy of all the
111 descriptions and schedules in all policies and, if required, verified
112 plans and specifications of any building, fixtures or machinery
113 destroyed or damaged. The insured, as often as may be reason-
114 ably required, shall exhibit to any person designated by this
115 Company all that remains of any property herein described, and
116 submit to examinations under oath by any person named by this
117 Company, and subscribe the same; and, as often as may be
118 reasonably required, shall produce for examination all books of
119 account, bills, invoices and other vouchers, or certified copies
120 thereof if originals be lost, at such reasonable time and place as
121 may be designated by this Company or its representative, and
122 shall permit extracts and copies thereof to be made.
123 Appraisal. In case the insured and this Company shall
124 fail to agree as to the actual cash value or
125 the amount of loss, then, on the written demand of either, each
126 shall select a competent and disinterested appraiser and notify
127 the other of the appraiser selected within twenty days of such
128 demand. The appraisers shall first select a competent and dis-
129 interested umpire; and failing for fifteen days to agree upon
130 such umpire, then, on request of the insured or this Company,
131 such umpire shall be selected by a judge of a court of record in
132 the state in which the property covered is located. The ap-
133 praisers shall then appraise the loss, stating separately actual
134 cash value and loss to each item; and, failing to agree, shall
135 submit their differences, only, to the umpire. An award in writ-
136 ing, so itemized, of any two when filed with this Company shall
137 determine the amount of actual cash value and loss. Each
138 appraiser shall be paid by the party selecting him and the ex-
139 penses of appraisal and umpire shall be paid by the parties
140 equally.
141 Company's It shall be optional with this Company to
142 options. take all, or any part, of the property at the
143 agreed or appraised value, and also to re-
144 pair, rebuild or replace the property destroyed or damaged with
145 other of like kind and quality within a reasonable time, on giv-
146 ing notice of its intention so to do within thirty days after the
147 receipt of the proof of loss herein required.
148 Abandonment. There can be no abandonment to this Com-
149 pany of any property.
150 When loss The amount of loss for which this Company
151 payable. may be liable shall be payable sixty days
152 after proof of loss, as herein provided, is
153 received by this Company and ascertainment of the loss is made
154 either by agreement between the insured and this Company ex-
155 pressed in writing or by the filing with this Company of an
156 award as herein provided.
157 Suit. No suit or action on this policy for the recov-
158 ery of any claim shall be sustainable in any
159 court of law or equity unless all the requirements of this policy
160 shall have been complied with, and unless commenced within
161 twelve months next after inception of the loss.
162 Subrogation. This Company may require from the insured
163 an assignment of all right of recovery against
164 any party for loss to the extent that payment therefor is made
165 by this Company.

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized Agent of this Company at the agency hereinbefore mentioned.

Edward M. Keeney
Secretary

(3)

KKSD'S Robert W. Bush
President

STANDARD FIRE INSURANCE POLICY FOR THE STATES OF ALABAMA, ARIZONA, ARKANSAS, CALIFORNIA, COLORADO, CONNECTICUT, DELAWARE, DISTRICT OF COLUMBIA, FLORIDA, GEORGIA, ILLINOIS, INDIANA, IOWA, KANSAS, KENTUCKY, LOUISIANA, MAINE, MARYLAND, MICHIGAN, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NEW JERSEY, NEW YORK, NORTH CAROLINA, NORTH DAKOTA, OHIO, OKLAHOMA, OREGON, PENNSYLVANIA, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TENNESSEE, UTAH, VERMONT, VIRGINIA, WISCONSIN, WEST VIRGINIA, WYOMING.

816 16 34

STOCK COMPANY

NEW
RENEWAL OF NUMBER

LEXINGTON INSURANCE COMPANY

25 NEW CHARDON ST.
BOSTON, MASSACHUSETTS 02114

Insured's Name and Mailing Address

PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
P.O. BOX 214
REDWOOD VALLEY, CALIFORNIA 95470

10-12-77 10-12-78
Inception (Mo. Day Yr.) Expiration (Mo. Day Yr.)

ONE
Years

It is important that the written portions of all policies covering the same property read exactly alike. If they do not, they should be made uniform at once.

INSURANCE IS PROVIDED AGAINST ONLY THOSE PERILS AND FOR ONLY THOSE COVERAGES INDICATED BELOW BY A PREMIUM CHARGE AND AGAINST OTHER PERILS AND FOR OTHER COVERAGES ONLY WHEN ENDORSED HEREON OR ADDED HERETO.

AMOUNT	RATE	PREPAID TERM PREMIUM DUE AT INCEPTION	ANNUAL PAYMENT DUE UNDER DEF. PREM. PAY. PLAN	PERIL(S) Insured Against and Cover- age(s) Provided (Insert Name of Each)
\$*	\$ VARIOUS	\$21,620	\$	FIRE AND LIGHTNING
xxxxxx	\$	\$INCL.	\$	EXTENDED COVERAGE
	\$	\$INCL.	\$	V & MM
	\$	\$	\$	
\$	TOTAL PREMIUM	TOTAL(S) \$21,620	\$	
FOR POLICY TERM UNDER D. P. P. P.				

Item No.	Amount Fire or Fire and Extended Cov- erage, or Other Peril	Per Cent of Co-Insurance Applicable	DESCRIPTION AND LOCATION OF PROPERTY COVERED Show construction, type of roof and occupancy of building(s) covered or containing the property covered. If occupied as a dwelling state number of families.
1. - \$*	90%		COVERING ON REAL AND PERSONAL PROPERTY AGAINST FIRE EXTENDED COVERAGE, VANDALISM AND MALICIOUS MISCHIEF LOCATED AS PER SCHEDULE ATTACHED.

*PER SCHEDULE ATTACHED

Subject to Form No(s). PER INDEX OF SCHEDULED FORMS AND ENDORSEMENTS

attached hereto.

Mortgage Clause: Subject to the provisions of the mortgage clause attached hereto, loss, if any, on building items, shall be payable to:

(INSERT NAME(S) OF MORTGAGEE(S) AND MAILING ADDRESS(ES))

Countersignature Date 12-28-77 SO

Agency at BOSTON, MASSACHUSETTS

F. S. C. R. Schirving Agent

IN CONSIDERATION OF THE PROVISIONS AND STIPULATIONS HEREIN OR ADDED HERETO AND OF the premium above specified, this Company, for the term of years specified above from inception date shown above At Noon (Standard Time) to expiration date shown above At Noon (Standard Time) at location of property involved, to an amount not exceeding the amount(s) above specified, does insure the insured named above and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all DIRECT LOSS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED, to the property described herein while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of this Company.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

Form F10-0-P

KKSDIL

8698

ENDORSEMENT

This endorsement, effective **12:01 A.M. 10-12-77** forms a part of
 policy No. **816 16 34** issued to **PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH**
 by **LEXINGTON INSURANCE COMPANY**

SCHEDULE OF LOCATIONS AND LIMITS COVERED

	<u>LOCATION</u>	<u>SUBJECT</u>	<u>LIMIT</u>	<u>CO-INSURANCE</u>
1.	1859 GEARY BOULEVARD SAN FRANCISCO, CALIFORNIA	BUILDING CONTENTS	\$480,000 90,000	90% 90%
2.	1366 SOUTH ALVARADO STREET LOS ANGELES, CALIFORNIA	BUILDING CONTENTS	540,000 75,000	90% 90%
3.	1366 S. ALVARADO ST.-ANNEX LOS ANGELES, CALIFORNIA	BUILDING CONTENTS	39,000 9,000	90% 90%
4.	1435 ALVARADO TERRACE LOS ANGELES, CALIFORNIA	BUILDING CONTENTS	300,000 9,000	90% 90%
5.	7700 EAST ROAD REDWOOD VALLEY, CALIFORNIA	BUILDING CONTENTS	150,000 50,000	90% 90%
6.	8461 EAST ROAD REDWOOD VALLEY, CALIFORNIA	BUILDING	143,750	90% *
7.	REAR OF 8461 EAST ROAD REDWOOD VALLEY, CALIFORNIA	BUILDING CONTENTS BLDG.-WAREHOUSE CONTENTS	172,500 100,000 28,750 25,000	90% 90% 90% 90% *

*Ordered cancelled effective 10.21.77 (SOLD), also -
 requested \$25,000. contents for Garage only HLB

so/12-28-77

Form 1803

F. J. O. Keshwin
 Authorized Representative

KK5017

ENDORSEMENT

This endorsement, effective 12:01 A.M. 10-12-77 forms a part of
policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
by LEXINGTON INSURANCE COMPANY

INDEX OF SCHEDULED FORMS AND ENDORSEMENTS

LEX-160	SURPLUS LINES ENDORSEMENT
	FIRE COVERAGE COMPLIANCE FORM
LEX-105	SERVICE OF SUIT CLAUSE
LEX-110	MINIMUM PREMIUM ENDORSEMENT
LEX-115	POLICY DEDUCTIBLE
LEX-126	AMENDMENT OF CANCELLATION PROVISION
LEX-130	WAR EXCLUSION CLAUSE
LEX-135	NUCLEAR EXCLUSION CLAUSE
LEX-140	SALVAGE AND RECOVERY CLAUSE
	EFFECTIVE TIME ENDORSEMENT
78 DNS	BUILDING EQUIPMENT STOCK AND BLANKET FORM
1803	SCHEDULE OF LOCATIONS AND LIMITS COVERED
1803	WATCHMAN WARRANTY

so/12-28-77

Form 1803

F. J. Oleschewsky
Authorized Representative

KK5018

ENDORSEMENT

This endorsement, effective 12.01 A. M. 10-12-77 forms a part of
policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
by LEXINGTON INSURANCE COMPANY

SURPLUS LINES ENDORSEMENT

PREMIUM: \$21,620.00
3% CALIF. TAX: 648.60
(.2%) FILING FEE: 43.24
TOTAL : \$22,311.84

END LEX - 160
50/12-28-77

KK 5D19

POLICY# 816 16 34

ISSUED TO PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST
ALEXINGTON INSURANCE COMPANY

CHURCH

FIRE COVERAGE COMPLIANCE ENDORSEMENT

It is understood and agreed that the coverage afforded under the policy to which this endorsement is attached, in respect to the perils of fire and lightning (but not otherwise), on property at locations in the State of California shall be subject to the terms of the California Standard Form Fire Insurance Policy which follows hereinafter and which is hereby made a part of this contract. In respect to the dollars premium, term of insurance, amount insured, location of property, and the name of the Insured as required to be specified in the California Standard Form Fire Insurance Policy which follow hereinafter, they shall be the same as provided elsewhere in the policy to which this endorsement is attached. It is further agreed however, that to the extent coverage otherwise provided under this contract is more favorable for the Insured than it would be under the said California Standard Form Fire Insurance Policy, then such broader conditions shall prevail, and all permits, privileges and agreements necessary to maintain the validity of the California Standard Form Fire Insurance Policy in its entirety are hereby granted specifically by this Company to the Insured and all notices required to be given by the Insured to this Company under the terms of the California Standard Form Fire Insurance Policy are hereby waived with the exception of requirements applying at the time of and subsequent to loss:

All situated: at location of property as shown in the declarations, State of California.

CALIFORNIA STANDARD FORM FIRE INSURANCE POLICY

1 Concealment, fraud. This entire policy shall be void if, whether
2 before or after a loss, the insured has wilfully concealed or mis-
3 represented any material fact or circumstance concerning this
4 insurance or the subject thereof, or the interest of the insured
5 therein, or in case of any fraud or false swearing by the insured
6 relating thereto.
7 Uninsurable and excepted property. This policy shall not cover
8 accounts, bills, currency, deeds, evidences of debt, money or
9 securities; nor, unless specifically named hereon in writing,
10 bullion or manuscripts.
11 Perils not included. This company shall not be liable for loss by
12 fire or other perils insured against in this policy caused, directly
13 or indirectly, by: (a) enemy attack by armed forces, including
14 action taken by military, naval or air forces in resisting an actual
15 or an immediately impending enemy attack; (b) invasion;
16 (c) insurrection; (d) rebellion; (e) revolution; (f) civil war;
17 (g) usurped power; (h) order of any civil authority except acts
18 of destruction at the time of and for the purpose of preventing the
19 spread of fire, provided that such fire did not originate from any
20 of the perils excluded by this policy; (i) neglect of the insured to
21 use all reasonable means to save and preserve the property at
22 and after a loss, or when the property is endangered by fire in
23 neighboring premises; (j) nor shall this company be liable for
24 loss by theft.
25 Other insurance. Other insurance may be prohibited or the
26 amount of insurance may be limited by endorsement attached
27 hereto.
28 Conditions suspending or restricting insurance. Unless otherwise
29 provided in writing added hereto this company shall not be liable
30 for loss occurring (a) while the hazard is increased by any
31 means within the control or knowledge of the insured; or (b)
32 while a described building, whether intended for occupancy by
33 owner or tenant, is vacant or unoccupied beyond a period of
34 60 consecutive days; or (c) as a result of exclusion or riot.

80 Pro rata liability. This company shall not be liable for a
81 greater proportion of any loss than the amount hereby insured
82 shall bear to the whole insurance covering the property against
83 the peril involved, whether collectible or not.
84 Requirements in case loss occurs. The insured shall give writ-
85 ten notice to this company of any loss without unnecessary de-
86 lay, protect the property from further damage, forthwith sepa-
87 rate the damaged and undamaged personal property, put it in
88 the best possible order, furnish a complete inventory of the de-
89 stroyed, damaged and undamaged property, showing in detail
90 quantities, costs, actual cash value and amount of loss claimed;
91 and within 60 days after the loss, unless such time is extended
92 in writing by this company, the insured shall render to this com-
93 pany a proof of loss, signed and sworn to by the insured, stating
94 the knowledge and belief of the insured as to the following: the
95 time and origin of the loss, the interest of the insured and of all
96 others in the property, the actual cash value of each item thereof
97 and the amount of loss thereon, all encumbrances thereon, all
98 other contracts of insurance, whether valid or not, covering any
99 of said property, any changes in the title, use, occupation, loca-
100 tion, possession or exposures of said property since the issuing of
101 this policy, by whom and for what purpose any building herein
102 described and the several parts thereof were occupied at the
103 time of loss and whether or not it then stood on leased ground,
104 and shall furnish a copy of all the descriptions and schedules in
105 all policies and, if required and obtainable, verified plans and
106 specifications of any building, fixtures or machinery de-
107 stroyed or damaged. The insured, as often as may be reason-
108 ably required, shall exhibit to any person designated by this
109 company all that remains of any property herein described, and
110 submit to examinations under oath by any person named by this
111 company, and subscribe the same; and, as often as may be rea-
112 sonably required, shall produce for examination all books of
113 account, bills, invoices and other vouchers, or certified copies

KK5020

ENDORSEMENT

This endorsement, effective 12:01 A.M. 10-12-77 forms a part of

Policy No. 816 16 34

issued to: PEOPLE'S TEMPLE OF THE DISCIPLES OF
CHRIST CHURCH

By: LEXINGTON INSURANCE COMPANY

SERVICE OF SUIT CLAUSE

It is agreed that in the event of the failure of the Lexington Insurance Company (herein called the Company) to pay any amount claimed to be due hereunder, the Company hereon at the request of the Insured will submit to the jurisdiction of any Court of competent jurisdiction within the State of California and will comply with all requirements necessary to give such court jurisdiction and service of process in such suit may be made upon Western Risk Specialists, Inc., Los Angeles, California, and that any suit instituted against the Company upon this Contract, the Company 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 the Company in any such suit and/or upon the request of the insured to give a written undertaking to the insured that they will enter a general appearance upon the Company's behalf in the event such a suit shall be instituted.

Further, pursuant to any statute of the State of California which makes provisions therefor, the Company hereby designates the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successors in office, as its true and lawful attorney upon whom may be served any lawful process in action, suit or proceeding instituted by or on behalf of the insured or any beneficiary hereunder arising out of this contract of insurance 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.

END. LEX - 105
so/12-28-77

KK5021

ENDORSEMENT

This endorsement, effective 12.01 A.M. 10-12-77 forms a part of
policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
by LEXINGTON INSURANCE COMPANY

MINIMUM PREMIUM ENDORSEMENT

IT IS AGREED THAT, IN THE EVENT OF CANCELLATION OF THIS POLICY BY THE
INSURED, A MINIMUM PREMIUM OF \$10,810 , SHALL BECOME EARNED; OTHER
CONDITIONS OF THE BASIC POLICY NOTWITHSTANDING.

IN THE EVENT OF CANCELLATION BY THE COMPANY, THE STANDARD PRO-RATA
CANCELLATION CLAUSE WILL BE FOLLOWED.

End LEX-110
50/12-28-77

KK5022

POLICY DEDUCTIBLE

It is hereby understood and agreed that each claim for loss or damage (separately occurring) shall be adjusted separately and from each such adjusted claim, the amount of \$ *SEE BELOW shall be deducted.

It is further understood and agreed that in the event of any other insurance, whether or not concurrent, the deductible specified herein shall apply in full against that portion of any claim for loss or damage, which this Company is called upon to pay under the provisions of the Apportionment Clause irrespective of any provisions of such other insurance.

*\$5,000 OF LIMIT AS RESPECTS VANDALISM AND MALICIOUS MISCHIEF;
\$1,000 ON ALL OTHER PERILS

Attached to an forming part of Policy No. 816 16 34

Issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 10-12-77

BY LEXINGTON INSURANCE COMPANY

form LEX 115
so/12-28-77

KK 50 23

ENDORSEMENT

This endorsement, effective 12:01 AM, 10-12-77 forms a part of
Policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF
CHRIST CHURCH
by LEXINGTON INSURANCE COMPANY

AMENDMENT OF CANCELLATION PROVISION

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE - CANCELLATION - IS AMENDED,
IN PART, TO READ:

"...THIS POLICY MAY BE CANCELLED BY THE COMPANY BY MAILING TO THE
ASSURED AT THE ADDRESS SHOWN IN THIS POLICY OR LAST KNOWN ADDRESS WRIT-
TEN NOTICE, WITH OR WITHOUT TENDER OF THE EXCESS OF PAID PREMIUM ABOVE
THE PRO-RATA PREMIUM FOR THE EXPIRED TIME, STATING WHEN, NOT LESS THAN
THIRTY (30) DAYS THEREAFTER EXCEPT NOT LESS THAN FIVE (5) DAYS THERE-
AFTER FOR NON PAYMENT OF PREMIUM SUCH CANCELLATION SHALL BE EFFECTIVE..."

END. LEX - 126
so/12-28-77

KK5024

NUCLEAR EXCLUSION CLAUSE

(For Use on Policies Which Include Coverage Against the Peril of Fire)

This Company shall not be liable for loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part, caused by, contributed to, or aggravated by the peril(s) insured against in this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

Attached to and forming part of Policy No. 816 16 34

Issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH.

Effective 10-12-77

BY LEXINGTON INSURANCE COMPANY

Form LEX - 135

WAR EXCLUSION CLAUSE

This policy shall not apply to any liability of the Insured due to 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 nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Attached to an forming part of Policy No. 816 16 34

Issued To PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 10-12-77

By: LEXINGTON INSURANCE COMPANY

Form LEX - 130
so/12-28-77

KK5025

SALVAGE AND RECOVERY CLAUSE

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.

Attached to an forming part of Policy No. 816 16 34

Issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 10-12-77

BY LEXINGTON INSURANCE COMPANY

Form LEX - 140
So/12-28-77

Lexington Insurance Company

EFFECTIVE TIME ENDORSEMENT

The time of inception and the time of expiration of this policy and of any schedule or endorsement attached shall be 12:01 a.m. standard time. To the extent that coverage in this policy replaces coverage in other policies terminating noon standard time on the inception date of this policy, coverage under this policy shall not become effective until such other coverage has terminated.

KK5026

ENDORSEMENT

This endorsement, effective 12:01 A.M. 10-12-77 forms a part of
policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
by LEXINGTON INSURANCE COMPANY

WATCHMAN WARRANTY

IT IS AGREED THE INSURED WILL AT ALL TIMES MAINTAIN A QUALIFIED
WATCHMAN ON EACH PREMISES INSURED HEREUNDER. VIOLATION OF THIS
WARRANTY SUSPENDS ALL COVERAGE HEREUNDER AT THE PREMISES OF AND
DURING THE COURSE OF SAID VIOLATION, ALL WITHOUT ANY REQUIREMENT
THAT THE OCCURRENCE OF THE LOSS BE IN ANY WAY RELATED TO SAID
VIOLATION.

so/12-28-77

Form 1803

F. J. Oleschewicz
Authorized Representative

KK5027



BUILDING, EQUIPMENT, STOCK AND BLANKET FORM (\$100 DEDUCTIBLE APPLICABLE)

Insurance attaches only to those items specifically described in this policy for which a specific amount is shown and, unless otherwise provided, all conditions of this form and the provisions of the policy to which it is attached shall apply separately to each item covered.

DEDUCTIBLE CLAUSE: THE SUM OF \$100 SHALL BE DEDUCTED FROM THE AMOUNT WHICH WOULD OTHERWISE BE RECOVERABLE FOR EACH LOSS SEPARATELY OCCURRING TO PROPERTY COVERED HEREUNDER FROM FIRE, LIGHTNING OR OTHER PERILS INSURED AGAINST BY THIS POLICY, INCLUDING ENDORSEMENTS THERETO, AND THIS COMPANY SHALL BE LIABLE ONLY FOR ITS PROPORTION OF SUCH EXCESS. THIS DEDUCTIBLE SHALL APPLY SEPARATELY TO EACH BUILDING (OR STRUCTURE) INCLUDING ITS CONTENTS; SEPARATELY TO CONTENTS IN EACH BUILDING (OR STRUCTURE) IF SUCH BUILDING (OR STRUCTURE) IS NOT COVERED HEREUNDER; AND SEPARATELY TO ALL PERSONAL PROPERTY IN THE OPEN.

THIS CLAUSE DOES NOT APPLY TO PROPERTY OR PERILS SUBJECT TO A DEDUCTIBLE GREATER THAN \$100 BY THE PROVISIONS OF ANY FORM OR ENDORSEMENT ATTACHED TO THIS POLICY.

- This clause does not apply to insurance covering Business Interruption, Tuition Fees, Extra Expense, Additional Living Expense, Rental Value or Leasehold Interest.

A. DESCRIPTION OF COVERAGE

When the insurance under this policy covers "Building," "Equipment," "All Property" or "Stock", such insurance shall cover in accordance with the following definitions, ALL SUBJECT TO THE SPECIFIC EXCLUSIONS AND MODIFICATIONS PROVIDED ELSEWHERE IN THIS POLICY:

BUILDING: Building or structure in its entirety, including all fixtures and machinery used for the service of the building itself, provided such fixtures and machinery are contained in or attached to and constitute a part of the building; additions in contact therewith; platforms, chutes, conveyors, bridges, trestles, canopies, gangways, and similar exterior structures attached thereto and located on the described premises, provided, that if the same connect with any other building or structure owned by the named Insured, then this insurance shall cover only such portion of the same situated on the described premises as lies between the building covered under this policy and a point midway between it and such other building or structure; also (a) awnings, signs, door and window shades and screens, storm doors and storm windows; (b) cleaning and fire fighting apparatus; (c) janitors' supplies, tools and implements; (d) materials and supplies intended for use in construction, alterations or repairs of the building. Provided, however, that property described in (a), (b), (c) and (d) immediately above must be, at the time of any loss, (1) the property of the named Insured who is the owner of the building; and (2) used for the maintenance or service of the building; and (3) contained in or attached to the building; and (4) not specifically covered under an item other than the "Building" item of this or any other policy.

EQUIPMENT: Equipment and personal property of every description, and, provided the described building is not owned by the named Insured, "IMPROVEMENTS AND BETTERMENTS," THIS COVERAGE DOES NOT INCLUDE "STOCK" AS DEFINED BELOW NOR PROPERTY COVERED UNDER THE "BUILDING" ITEM OF THIS OR ANY OTHER POLICY.

ALL PROPERTY (BLANKET): All property of an insurable nature, both real and personal, now existing or hereafter acquired, EXCEPT "STOCK" AS DEFINED BELOW.

STOCK: Stock of goods, wares and merchandise of every description, manufactured, unmanufactured, or in process of manufacture; materials and supplies which enter into the manufacture, packing, handling, shipping and sale of same; advertising materials; all being the property of the named Insured, or sold but not removed (it being understood that the value of stock sold but not removed shall be the Insured's selling price and that such value shall be considered as actual cash value in the application of any clauses forming a part of this policy); and the Insured's interest in materials, labor and charges furnished, performed on or incurred in connection with the property of others.

B. EXTENSIONS OF COVERAGE

1. ON-PREMISES: Personal property of the kind and nature covered under any item hereof shall be covered under the respective item (a) while in, on, or under sidewalks, streets, platforms, alleyways or open spaces, provided such property (1) is located within fifty (50) feet of the described "Building," or (2) in the case of materials and supplies intended for use in construction, alterations or repairs of the described "Building," is located within one hundred (100) feet of said "Building"; and (b) while in or on cars and vehicles within three hundred (300) feet of the described "Building"; and (c) while in or on barges and scows or other vessels within one hundred (100) feet of the described premises. PROVIDED THAT PROPERTY COVERED BY MARINE, INLAND MARINE OR TRANSPORTATION INSURANCE OF ANY KIND, SHALL NOT BE COVERED UNDER THIS EXTENSION CLAUSE. The word "premises" is substituted above for the word "Building" if property in more than one building is covered blanket under one amount of insurance.

2. OFF-PREMISES: (Applicable only when the eighty per cent (80%) or higher Coinsurance Clause (Average Clause) applies): The Insured may apply up to two percent (2%) of the amount of insurance, BUT NOT EXCEEDING FIVE THOUSAND DOLLARS (\$5,000.00), to cover the described property, OTHER THAN MERCHANDISE OR STOCK (RAW, IN PROCESS, OR FINISHED), while temporarily removed from the described premises for purposes of cleaning, repairing, reconstruction or restoration.

THIS EXTENSION OF COVERAGE SHALL: (a) NOT APPLY TO DWELLING OR FARM PROPERTY; (b) NOT APPLY TO PROPERTY IN TRANSIT NOR TO PROPERTY ON ANY PREMISES OWNED, LEASED, OPERATED OR CONTROLLED BY THE INSURED; (c) NOT APPLY EXCEPT AS EXCESS OVER THE AMOUNT DUE FROM ANY OTHER INSURANCE COVERING THE PROPERTY, WHETHER COLLECTIBLE OR NOT; AND (d) IN NO WISE INURE DIRECTLY OR INDIRECTLY TO THE BENEFIT OF ANY CARRIER OR OTHER BAILEE.

3. PROPERTY OF OTHERS: To the extent that the named Insured shall be liable by law for loss thereto or shall prior to loss have specifically assumed liability therefor, any item of this policy covering on personal property shall also cover property of the kind and nature described in such item, at the location(s) herein indicated, held in trust, or on consignment or commission, or on joint account with others, or left for storage or repairs.

4. DEBRIS REMOVAL: This insurance covers expense incurred in the removal of debris of the property covered hereunder, which may be occasioned by loss caused by any of the perils insured against in this policy.

THE TOTAL LIABILITY UNDER THIS POLICY FOR BOTH LOSS TO PROPERTY AND DEBRIS REMOVAL EXPENSE SHALL NOT EXCEED THE AMOUNT OF INSURANCE APPLYING UNDER THIS POLICY TO THE PROPERTY COVERED.

Debris removal expense shall not be considered in the determination of actual cash value in the application of any clause forming a part of this policy.

UNDER EXTENSIONS 1, 2, 3 AND 4 ABOVE, THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS THAN THE AMOUNT OF INSURANCE UNDER THIS POLICY BEARS TO THE WHOLE AMOUNT OF INSURANCE COVERING THE PROPERTY AGAINST THE PERIL CAUSING THE LOSS, WHETHER OR NOT SUCH OTHER INSURANCE CONTAINS SUCH EXTENSIONS.

1K15028

5. IMPROVEMENTS AND BETTERMENTS: "IMPROVEMENTS AND BETTERMENTS" in or to building(s) not owned by the named Insured at any location hereinbefore described, provided such "IMPROVEMENTS AND BETTERMENTS" are covered under this policy as property of the named Insured, are subject to the following provisions:

- (a) The term "Improvements and Betterments" wherever used in this policy is defined as fixtures, alterations, installations, or additions comprising a part of the described building and made or acquired at the expense of the Insured exclusive of rent paid by the Insured, but which are not legally subject to removal by the Insured.
- (b) The word "Lease" wherever used in this policy shall mean the lease or rental agreement, whether written or oral, in effect as of the time of loss.
- (c) In the event Improvements and Betterments are damaged or destroyed during the term of this policy by the perils insured against, THE LIABILITY OF THIS COMPANY SHALL BE DETERMINED AS FOLLOWS:
 - (1) If repaired or replaced at the expense of the Insured within a reasonable time after such loss, the actual cash value of the damaged or destroyed Improvements and Betterments.
 - (2) IF NOT REPAIRED OR REPLACED WITHIN A REASONABLE TIME AFTER SUCH LOSS, THAT PROPORTION OF THE ORIGINAL COST AT TIME OF INSTALLATION OF THE DAMAGED OR DESTROYED IMPROVEMENTS AND BETTERMENTS WHICH THE UNEXPIRED TERM OF THE LEASE AT THE TIME OF LOSS BEARS TO THE PERIOD(S) FROM THE DATE(S) SUCH IMPROVEMENTS AND BETTERMENTS WERE MADE TO THE EXPIRATION DATE OF THE LEASE.
 - (3) IF REPAIRED OR REPLACED AT THE EXPENSE OF OTHERS FOR THE USE OF THE INSURED, THERE SHALL BE NO LIABILITY HEREUNDER.

E. OTHER PROVISIONS

1. LOSS CLAUSE: Any loss hereunder shall not reduce the amount of this policy.

2. BREACH OF WARRANTY CLAUSE: If a breach of any warranty or condition contained in any rider attached to or made a part of this policy shall occur, which breach by the terms of such warranty or condition shall operate to suspend or avoid this insurance, it is agreed that such suspension or avoidance due to such breach, shall be effective only during the continuance of such breach and then only as to the building, fire division, contents therein, or other separate location to which such warranty or condition has reference and in respect of which such breach occurs.

3. SUBROGATION WAIVER CLAUSE: This insurance shall not be invalidated should the Insured waive in writing any or all right of recovery against any party for loss. PROVIDED, HOWEVER, THAT IN THE EVENT THE INSURED WAIVES ONLY A PART OF HIS RIGHTS AGAINST ANY PARTICULAR THIRD PARTY, THIS COMPANY SHALL BE SUBROGATED WITH RESPECT TO ALL RIGHTS OF RECOVERY WHICH THE INSURED MAY RETAIN AGAINST ANY SUCH THIRD PARTY FOR LOSS FROM THE PERILS INSURED AGAINST TO THE EXTENT THAT PAYMENT THEREFOR IS MADE BY THIS COMPANY; ALL SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS:

- (a) If made before loss has occurred, such agreement may run in favor of any third party;
- (b) IF MADE AFTER LOSS HAS OCCURRED, SUCH AGREEMENT MAY RUN ONLY IN FAVOR OF A THIRD PARTY FALLING WITHIN ONE OF THE FOLLOWING CATEGORIES AT THE TIME OF LOSS:
 - (1) A THIRD PARTY INSURED UNDER THIS POLICY; OR
 - (2) A CORPORATION, FIRM, OR ENTITY (a) OWNED OR CONTROLLED BY THE NAMED INSURED OR IN WHICH THE NAMED INSURED OWNS CAPITAL STOCK OR OTHER PROPRIETARY INTEREST, OR (b) OWNING OR CONTROLLING THE NAMED INSURED OR OWNING OR CONTROLLING CAPITAL STOCK OR OTHER PROPRIETARY INTEREST IN THE NAMED INSURED; OR
 - (3) A TENANT OF THE NAMED INSURED.

4. PERMITS AND AGREEMENTS CLAUSE: Permission granted: (a) For such use of the premises as is usual and incidental to the business conducted therein and for existing and increased hazards and for change in use or occupancy except as to any specific hazard, use, or occupancy prohibited by the express terms of this policy or by any endorsement thereto; (b) To keep and use all articles and materials, usual and incidental to said business, in such quantities as the exigencies of the business require; (c) For the building(s) to be in course of construction, alteration or repair, all without limit of time but without extending the term of this policy, and to build additions thereto, and this policy, under its respective item(s), shall cover on or in such additions in contact with such building(s).

This insurance shall not be prejudiced: (1) By any act or neglect of the owner of the building(s) if the Insured is not the owner thereof, or by any act or neglect of any occupant of the building(s) (other than the named Insured), when such act or neglect of the owner or occupant is not within the control of the named Insured; (2) By failure of the named Insured to comply with any warranty or condition contained in any form, rider or endorsement attached to this policy with regard to any portion of the premises over which the named Insured has no control; nor (3) shall this insurance be prejudiced by any error in stating the name, number, street or location of any building(s) covered hereunder, or of building(s) and contents if covered under a single item of insurance.

5. MORTGAGEE CLAUSE: THIS ENTIRE CLAUSE IS VOID UNLESS NAME OF MORTGAGEE OR TRUSTEE IS INSERTED ON THE FIRST PAGE OF THIS POLICY IN SPACE PROVIDED THEREFOR; If another mortgagee or loss payable endorsement applicable to buildings is separately attached to this policy, such other endorsements shall supersede the provisions of this clause. Loss (if any) under this policy, ON BUILDINGS ONLY, shall be payable to the mortgagee(s), if named as payee(s) on the first page of this policy, as mortgagee(s) under any present or future mortgage upon the property described in and covered by this policy, as interest may appear, and in order of precedence of said mortgages. (a) The terms "mortgage," "mortgagee" and "mortgagor" wherever used in this clause shall be deemed to include deeds of trust and the respective parties thereto. (b) This insurance, as to the interest of the mortgagee only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the described property, nor by the use of the premises for purposes more hazardous than are permitted by this policy. (c) Any mortgagee who shall have or acquire knowledge that the premises are being used for purposes more hazardous than are permitted by this policy or that the premises have been vacant or unoccupied beyond the period permitted by this policy, shall forthwith notify this Company thereof and shall cause the consent of the Company thereto to be noted on this policy; and in the event of failure so to do, all rights of such mortgagee hereunder shall forthwith terminate. (d) In case the mortgagor or owner shall fail to pay any premium due or to become due under this policy, the mortgagee hereby covenants and agrees to pay the same on demand. The mortgagee also covenants and agrees to pay on demand the premium for any increased hazard for the term of the existence thereof. (e) This Company shall not be liable to the mortgagee for a greater proportion of any loss than the amount hereby insured shall bear to the whole insurance covering the property against the peril involved, under policies issued to, held by, or payable to the mortgagee, whether collective or not. (f) The policy provisions relating to "Mortgagee Interests and Obligations" are specifically referred to and made a part of this clause.

6. LIBERALIZATION CLAUSE: If during the period that insurance is in force under this policy, or within forty-five (45) days prior to the inception date thereof, on behalf of this Company there be adopted, or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which this form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the Insured hereunder as though such endorsement or substitution of form had been made.

7. NUCLEAR CLAUSE: THE WORD "FIRE" IN THIS POLICY OR ENDORSEMENTS ATTACHED HERETO IS NOT INTENDED TO AND DOES NOT EMBRACE NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, ALL WHETHER CONTROLLED OR UNCONTROLLED, AND LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS NOT INTENDED TO BE AND IS NOT INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS, WHETHER SUCH LOSS BE DIRECT OR INDIRECT, PROXIMATE OR REMOTE, OR BE IN WHOLE OR IN PART CAUSED BY, CONTRIBUTED TO, OR AGGRAVATED BY "FIRE" OR ANY OTHER PERILS INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS; HOWEVER, SUBJECT TO THE FOREGOING AND ALL PROVISIONS OF THIS POLICY, DIRECT LOSS BY "FIRE" RESULTING FROM NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS INSURED AGAINST BY THIS POLICY. *KL5030*

8. DEFERRED PREMIUM PAYMENT PLAN: IF THE INSURED ELECTS TO PAY THE PREMIUM IN EQUAL ANNUAL PAYMENTS AS INDICATED ON THE FIRST PAGE OF THIS POLICY, THE PREMIUM FOR THIS POLICY IS HEREBY MADE SO PAYABLE, PROVIDED THAT NO PAYMENT SHALL BE LESS THAN THE MINIMUM PREMIUM APPLICABLE.

IF THE INSURED IS IN DEFAULT OF ANY SUCH PREMIUM PAYMENT AND THIS COMPANY ELECTS TO CANCEL THIS POLICY, NOTICE OF CANCELLATION SHALL BE IN ACCORDANCE WITH THE PROVISIONS OF THIS POLICY, BUT IN SUCH CASE ANY PORTIONS OF THE PREMIUM PREVIOUSLY PAID SHALL BE EARNED BY THIS COMPANY.

F. EXTENDED COVERAGE ENDORSEMENT

EFFECTIVE ONLY WHEN PREMIUM FOR EXTENDED COVERAGE IS INSERTED IN THE SPACE PROVIDED ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREON.

In consideration of the premium for this coverage, and subject to the provisions herein and in the policy to which this endorsement is attached including endorsements thereon, this policy is extended to insure against direct loss by windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles, and smoke, except as hereinafter provided.

PROVISIONS APPLICABLE ONLY TO WINDSTORM AND HAIL: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY FROST OR COLD WEATHER, OR ICE (OTHER THAN HAIL), SNOW OR SLEET, WHETHER DRIVEN BY WIND OR NOT.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING(S) OR THE PROPERTY COVERED THEREIN CAUSED: (a) BY RAIN, SNOW, SAND OR DUST, WHETHER DRIVEN BY WIND OR NOT, UNLESS THE BUILDING(S) COVERED OR CONTAINING THE PROPERTY COVERED SHALL FIRST SUSTAIN AN ACTUAL DAMAGE TO ROOF OR WALLS BY THE DIRECT ACTION OF WIND OR HAIL AND THEN SHALL BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING(S) OR THE PROPERTY COVERED THEREIN AS MAY BE CAUSED BY RAIN, SNOW, SAND OR DUST ENTERING THE BUILDING(S) THROUGH OPENINGS IN THE ROOF OR WALLS MADE BY DIRECT ACTION OF WIND OR HAIL; OR (b) BY WATER FROM SPRINKLER EQUIPMENT OR FROM OTHER PIPING, UNLESS SUCH EQUIPMENT OR PIPING BE DAMAGED AS A DIRECT RESULT OF WIND OR HAIL.

UNLESS AN ADDITIONAL PREMIUM IS CHARGED AND THIS POLICY IS SPECIFICALLY ENDORSED TO PROVIDE FOR COVERAGE OF WINDSTORM AND HAIL DAMAGE TO THE FOLLOWING PROPERTY, THIS COMPANY SHALL NOT BE LIABLE FOR WINDSTORM OR HAIL DAMAGE TO: (a) WINDMILLS, WIND PUMPS OR THEIR TOWERS; (b) CROP SILOS OR THEIR CONTENTS; (c) METAL SMOKESTACKS; OR (d) UNLESS WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF: (1) GRAIN, HAY, STRAW OR OTHER CROPS; (2) LAWNS, TREES, SHRUBS OR PLANTS; (3) AWNINGS OR CANOPIES (FABRIC OR SLAT), INCLUDING THEIR SUPPORTS; (4) SIGNS OR RADIO OR TELEVISION ANTENNAS, INCLUDING THEIR LEAD-IN WIRING, MASTS OR TOWERS.

PROVISIONS APPLICABLE ONLY TO EXPLOSION: Loss by explosion shall include direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the firebox (or combustion chamber) of any fired vessel or within the flues or passages which conduct the gases of combustion therefrom.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED.

G. VANDALISM AND MALICIOUS MISCHIEF ENDORSEMENT

EFFECTIVE ONLY WHEN PREMIUM FOR THIS COVERAGE IS SHOWN ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREON AND ONLY WHEN THE EXTENDED COVERAGE ENDORSEMENT IS ALSO MADE EFFECTIVE.

In consideration of the premium for this coverage, and subject to the provisions of this policy and the Extended Coverage Endorsement, the coverage under said Extended Coverage Endorsement is extended to include direct loss by Vandalism and Malicious Mischief.

PROVISIONS APPLICABLE ONLY TO VANDALISM AND MALICIOUS MISCHIEF: The terms "vandalism" and "malicious mischief"; as used herein mean only willful and malicious damage to or destruction of the property covered hereunder.

(1) THIS COMPANY SHALL NOT BE LIABLE FOR LOSS IF THE DESCRIBED BUILDING(S) HAD BEEN VACANT OR UNOCCUPIED BEYOND A PERIOD OF THIRTY (30) CONSECUTIVE DAYS IMMEDIATELY PRECEDING THE LOSS, WHETHER OR NOT SUCH PERIOD COMMENCED PRIOR TO THE INCEPTION DATE OF THIS COVERAGE; but a building in process of construction shall not be deemed vacant or unoccupied, nor shall the unoccupancy provision be applicable to private dwelling property.

Definitions: (a) Vacant-containing no contents pertaining to operations or activities customary to occupancy of the building. (b) Unoccupied-containing contents pertaining to occupancy of the building while operations or other customary activities are suspended.

A suspension of operations or period of inactivity during part of each year which is usual and incidental to the described occupancy of the building shall not be deemed unoccupancy.

(2) THIS COMPANY SHALL NOT BE LIABLE FOR LOSS: (a) TO GLASS (OTHER THAN GLASS BUILDING BLOCKS) CONSTITUTING A PART OF A BUILDING, STRUCTURE OR AN OUTSIDE SIGN; (b) BY PILFERAGE, THEFT, BURGLARY OR LARCENY, EXCEPT THAT THIS COMPANY SHALL BE LIABLE FOR WILLFUL DAMAGE TO THE BUILDING(S) COVERED HEREUNDER CAUSED BY BURGLARS; (c) BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED; OR BY RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAKDOWN; (d) FROM DEPRECIATION, DELAY, DETERIORATION OR LOSS OF MARKET; NOR, UNLESS SPECIFICALLY ENDORSED HEREON, FOR ANY LOSS RESULTING FROM CHANGE IN TEMPERATURE OR HUMIDITY.

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Paste Here To Attach To Policy



THE FOLLOWING ARE NOT EXPLOSIONS WITHIN THE INTENT OR MEANING OF THESE PROVISIONS: (a) SHOCK WAVES CAUSED BY AIRCRAFT, GENERALLY KNOWN AS "SONIC BOOM;" (b) ELECTRIC ARCING; (c) RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAK-DOWN; (d) WATER HAMMER; (e) RUPTURE OR BURSTING OF WATER PIPES; (f) RUPTURE OR BURSTING DUE TO EXPANSION OR SWELLING OF THE CONTENTS OF ANY BUILDING OR STRUCTURE, CAUSED BY OR RESULTING FROM WATER; (g) RUPTURE, BURSTING OR OPERATION OF PRESSURE RELIEF DEVICES.

Any other explosion clause made a part of this policy is superseded by this endorsement.

PROVISIONS APPLICABLE ONLY TO RIOT, RIOT ATTENDING A STRIKE AND CIVIL COMMOTION: Loss by riot, riot attending a strike or civil commotion shall include direct loss by acts of striking employees of the owner or tenant(s) of the described building(s) while occupied by said striking employees and shall also include direct loss from pillage and looting occurring during and at the immediate place of a riot, riot attending a strike or civil commotion. UNLESS SPECIFICALLY ENDORSED HEREON, THIS COMPANY SHALL NOT BE LIABLE FOR LOSS RESULTING FROM DAMAGE TO OR DESTRUCTION OF THE DESCRIBED PROPERTY DUE TO CHANGE IN TEMPERATURE OR HUMIDITY OR INTERRUPTION OF OPERATIONS WHETHER OR NOT SUCH LOSS IS COVERED BY THIS POLICY AS TO OTHER PERILS.

PROVISIONS APPLICABLE ONLY TO LOSS BY AIRCRAFT AND VEHICLES: The term "aircraft," as used in this endorsement, shall include self-propelled missiles and spacecraft. The term "vehicles," as used in this endorsement, means vehicles running on land or tracks BUT NOT AIRCRAFT. LOSS BY AIRCRAFT OR BY VEHICLES SHALL INCLUDE ONLY DIRECT LOSS RESULTING FROM ACTUAL PHYSICAL CONTACT OF AN AIRCRAFT OR A VEHICLE WITH THE PROPERTY COVERED HEREUNDER OR WITH THE BUILDING(S) CONTAINING THE PROPERTY COVERED HEREUNDER, EXCEPT THAT LOSS BY AIRCRAFT INCLUDES DIRECT LOSS BY OBJECTS FALLING THEREFROM. THIS COMPANY SHALL NOT BE LIABLE FOR LOSS: (a) BY ANY VEHICLE OWNED OR OPERATED BY AN INSURED OR BY ANY TENANT OF THE DESCRIBED PREMISES; (b) BY ANY VEHICLE TO FENCES, DRIVEWAYS, WALKS OR, UNLESS WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF, TO LAWNS, TREES, SHRUBS OR PLANTS; (c) TO ANY AIRCRAFT OR VEHICLE INCLUDING CONTENTS THEREOF OTHER THAN STOCKS OF AIRCRAFT OR VEHICLES IN PROCESS OF MANUFACTURE OR FOR SALE.

PROVISIONS APPLICABLE ONLY TO SMOKE: The term "smoke" as used in this endorsement means only smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, ONLY WHEN SUCH UNIT IS CONNECTED TO A CHIMNEY BY A SMOKE PIPE OR VENT PIPE, AND WHILE IN OR ON THE DESCRIBED PREMISES BUT NOT SMOKE FROM FIREPLACES OR INDUSTRIAL APPARATUS.

WAR RISK EXCLUSION: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY (a) HOSTILE OR WARLIKE ACTION IN TIME OF PEACE OR WAR, INCLUDING ACTION IN HINDERING, COMBATING OR DEFENDING AGAINST AN ACTUAL, IMPENDING OR EXPECTED ATTACK, (1) BY ANY GOVERNMENT OR SOVEREIGN POWER (DE JURE OR DE FACTO), OR BY ANY AUTHORITY MAINTAINING OR USING MILITARY, NAVAL OR AIR FORCES; OR (2) BY MILITARY, NAVAL OR AIR FORCES; OR (3) BY AN AGENT OF ANY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES, IT BEING UNDERSTOOD THAT ANY DISCHARGE, EXPLOSION OR USE OF ANY WEAPON OF WAR EMPLOYING NUCLEAR FISSION OR FUSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE ACTION BY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES; (b) INSURRECTION, REBELLION, REVOLUTION, CIVIL WAR, USURPED POWER, OR ACTION TAKEN BY GOVERNMENTAL AUTHORITY IN HINDERING, COMBATING OR DEFENDING AGAINST SUCH AN OCCURRENCE.

WATER EXCLUSION: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED BY, RESULTING FROM, CONTRIBUTED TO OR AGGRAVATED BY ANY OF THE FOLLOWING—

- (a) FLOOD, SURFACE WATER, WAVES, TIDAL WATER OR TIDAL WAVE, OVERFLOW OF STREAMS OR OTHER BODIES OF WATER, OR SPRAY FROM ANY OF THE FOREGOING, ALL WHETHER DRIVEN BY WIND OR NOT;
- (b) WATER WHICH BACKS UP THROUGH SEWERS OR DRAINS;
- (c) WATER BELOW THE SURFACE OF THE GROUND INCLUDING THAT WHICH EXERTS PRESSURE ON OR FLOWS, SEEPS OR LEAKS THROUGH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS, BASEMENT OR OTHER FLOORS, OR THROUGH DOORS, WINDOWS OR ANY OTHER OPENINGS IN SUCH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS OR FLOORS;

UNLESS LOSS BY EXPLOSION AS INSURED AGAINST HEREUNDER ENSUES, AND THEN THIS COMPANY SHALL BE LIABLE FOR ONLY SUCH ENSUING LOSS.

OTHER PROVISIONS:

A claim for loss by any peril insured against by this endorsement shall not be barred because of change of occupancy, nor because of vacancy or unoccupancy.

THIS ENDORSEMENT DOES NOT INCREASE THE AMOUNT(S) OF INSURANCE PROVIDED IN THIS POLICY.

APPORTIONMENT: THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, FROM ANY PERIL OR PERILS INCLUDED IN THIS ENDORSEMENT THAN (1) THE AMOUNT OF INSURANCE UNDER THIS POLICY BEARS TO THE WHOLE AMOUNT OF FIRE INSURANCE COVERING THE PROPERTY, OR WHICH WOULD HAVE COVERED THE PROPERTY EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, WHETHER COLLECTIBLE OR NOT, AND WHETHER OR NOT SUCH OTHER FIRE INSURANCE COVERS AGAINST THE ADDITIONAL PERIL OR PERILS INSURED HEREUNDER, NOR (2) FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, THAN THE AMOUNT HEREBY INSURED BEARS TO ALL INSURANCE WHETHER COLLECTIBLE OR NOT, COVERING IN ANY MANNER SUCH LOSS, OR WHICH WOULD HAVE COVERED SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, EXCEPT IF ANY TYPE OF INSURANCE OTHER THAN FIRE EXTENDED TO COVER ADDITIONAL PERILS OR WINDSTORM INSURANCE APPLIES TO ANY LOSS TO WHICH THIS INSURANCE ALSO APPLIES, OR WOULD HAVE APPLIED TO ANY SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE. THE LIMIT OF LIABILITY OF EACH TYPE OF INSURANCE FOR SUCH LOSS, HEREBY DESIGNATED AS "JOINT LOSS," SHALL FIRST BE DETERMINED AS IF IT WERE THE ONLY INSURANCE, AND THIS TYPE OF INSURANCE SHALL BE LIABLE FOR NO GREATER PROPORTION OF JOINT LOSS THAN THE LIMIT OF ITS LIABILITY FOR SUCH LOSS BEARS TO THE SUM OF ALL SUCH LIMITS. THE LIABILITY OF THIS COMPANY (UNDER THIS ENDORSEMENT) FOR SUCH JOINT LOSS SHALL BE LIMITED TO ITS PROPORTIONATE PART OF THE AGGREGATE LIMIT OF THIS AND ALL OTHER INSURANCE OF THE SAME TYPE. THE WORDS "JOINT LOSS," AS USED IN THE FOREGOING, MEAN THAT PORTION OF THE LOSS IN EXCESS OF THE HIGHEST DEDUCTIBLE, IF ANY, TO WHICH THIS ENDORSEMENT AND OTHER TYPES OF INSURANCE ABOVE REFERRED TO BOTH APPLY.

PROVISIONS APPLICABLE ONLY WHEN THIS ENDORSEMENT IS ATTACHED TO A POLICY COVERING BUSINESS INTERRUPTION, TUITION FEES, EXTRA EXPENSE, ADDITIONAL LIVING EXPENSE, RENT OR RENTAL VALUE, LEASEHOLD INTEREST OR OTHER CONSEQUENTIAL LOSS: THE TERM "DIRECT," AS APPLIED TO LOSS, MEANS LOSS, AS LIMITED AND CONDITIONED IN SUCH POLICY, RESULTING FROM DIRECT LOSS TO DESCRIBED PROPERTY FROM THE PERIL(S) INSURED AGAINST; AND WHILE THE BUSINESS OF THE OWNER OR TENANT(S) OF THE DESCRIBED BUILDING(S) IS INTERRUPTED BY A STRIKE AT THE DESCRIBED LOCATION, THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS DUE TO INTERFERENCE BY ANY PERSON(S) WITH REBUILDING, REPAIRING OR REPLACING THE PROPERTY DAMAGED OR DESTROYED OR WITH THE RESUMPTION OR CONTINUATION OF BUSINESS.

Caution: WHEN THIS ENDORSEMENT IS PURCHASED WITH ONE POLICY, THE INSURED SHOULD SECURE LIKE COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.

KANSAS: The words "demand and" in line 58 and "on demand" in lines 65 and 67 are deleted. The words "twelve months" in line 161 are changed to "sixty months".
 MAINE: The words "five days" in line 62 are changed to "ten days". The words "twelve months" in line 161 are changed to "thirty-six months".
 NORTH DAKOTA: The words "five days" in line 62 are changed to "ten days".
 FLORIDA AND WISCONSIN: The words "five days" in line 62 are changed to "ten days".
 MISSOURI: Lines 60 through 67 of the Standard Fire Policy are amended as follows: "This policy may be cancelled, not renewed, reduced in amount or adversely modified at any time by this company by giving to the insured a thirty days' written notice of cancellation, non-renewal, reduction in amount or adverse modification with or without tender of the excess of paid premium above the pro-rata premium for the expired time, which excess, if not tendered, shall be refunded on demand."
 NORTH CAROLINA: The words "twelve months" in line 161 are changed to "three years".
 VIRGINIA: The words "twelve months" in line 161 are changed to "two years".

STATE
EXCEPTIONS

1 Concealment, This entire policy shall be void if, whether
 2 fraud, before or after a loss, the insured has wil-
 3 fully concealed or misrepresented any ma-
 4 terial fact or circumstance concerning this insurance or the
 5 subject thereof, or the interest of the insured therein, or in case
 6 of any fraud or false swearing by the insured relating thereto.
 7 Uninsurable This policy shall not cover accounts, bills,
 8 and currency, deeds, evidences of debt, money or
 9 excepted property. securities; nor, unless specifically named
 10 hereon in writing, bullion or manuscripts.
 11 Perils not This Company shall not be liable for loss by
 12 included, fire or other perils insured against in this
 13 policy caused, directly or indirectly, by: (a)
 14 enemy attack by armed forces, including action taken by mili-
 15 tary, naval or air forces in resisting an actual or an immediately
 16 impending enemy attack; (b) invasion; (c) insurrection; (d)
 17 rebellion; (e) revolution; (f) civil war; (g) usurped power; (h)
 18 order of any civil authority except acts of destruction at the time
 19 of and for the purpose of preventing the spread of fire, provided
 20 that such fire did not originate from any of the perils excluded
 21 by this policy; (i) neglect of the insured to use all reasonable
 22 means to save and preserve the property at and after a loss, or
 23 when the property is endangered by fire in neighboring prem-
 24 ises; (j) nor shall this Company be liable for loss by theft.
 25 Other Insurance. Other insurance may be prohibited or the
 26 amount of insurance may be limited by en-
 27 dorsement attached hereto.
 28 Conditions suspending or restricting insurance. Unless other-
 29 wise provided in writing added hereto this Company shall not
 30 be liable for loss occurring
 31 (a) while the hazard is increased by any means within the con-
 32 trol or knowledge of the insured; or
 33 (b) while a described building, whether intended for occupancy
 34 by owner or tenant, is vacant or unoccupied beyond a period of
 35 sixty consecutive days; or
 36 (c) as a result of explosion or riot, unless fire ensue, and in
 37 that event for loss by fire only.
 38 Other perils Any other peril to be insured against or sub-
 39 or subjects. ject of insurance to be covered in this policy
 40 shall be by endorsement in writing hereon or
 41 added hereto.
 42 Added provisions. The extent of the application of insurance
 43 under this policy and of the contribution to
 44 be made by this Company in case of loss, and any other pro-
 45 vision or agreement not inconsistent with the provisions of this
 46 policy, may be provided for in writing added hereto, but no pro-
 47 vision may be waived except such as by the terms of this policy
 48 is subject to change.
 49 Waiver No permission affecting this insurance shall
 50 provisions. exist, or waiver of any provision be valid,
 51 unless granted herein or expressed in writing
 52 added hereto. No provision, stipulation or forfeiture shall be
 53 held to be waived by any requirement or proceeding on the part
 54 of this Company relating to appraisal or to any examination
 55 provided for herein.
 56 Cancellation This policy shall be cancelled at any time
 57 of policy. at the request of the insured, in which case
 58 this Company shall, upon demand and sur-
 59 render of this policy, refund the excess of paid premium above
 60 the customary short rates for the expired time. This pol-
 61 icy may be cancelled at any time by this Company by giving
 62 to the insured a five days' written notice of cancellation with
 63 or without tender of the excess of paid premium above the pro
 64 rata premium for the expired time, which excess, if not ten-
 65 dered, shall be refunded on demand. Notice of cancellation shall
 66 state that said excess premium (if not tendered) will be re-
 67 funded on demand.
 68 Mortgagee If loss hereunder is made payable, in whole
 69 interests and or in part, to a designated mortgagee not
 70 obligations. named herein as the insured, such interest in
 71 this policy may be cancelled by giving to such
 72 mortgagee a ten days' written notice of can-
 73 cellation.
 74 If the insured fails to render proof of loss such mortgagee, upon
 75 notice, shall render proof of loss in the form herein specified
 76 within sixty (60) days thereafter and shall be subject to the pro-
 77 visions hereof relating to appraisal and time of payment and of
 78 bringing suit. If this Company shall claim that no liability ex-
 79 isted as to the mortgagor or owner, it shall, to the extent of pay-
 80 ment of loss to the mortgagee, be subrogated to all the mort-
 81 gagee's rights of recovery, but without impairing mortgagee's
 82 right to sue, or it may pay off the mortgage debt and require
 83 an assignment thereof and of the mortgage. Other provisions

84 relating to the interests and obligations of such mortgagee may
 85 be added hereto by agreement in writing.
 86 Pro rata liability. This Company shall not be liable for a greater
 87 proportion of any loss than the amount
 88 hereby insured shall bear to the whole insurance covering the
 89 property against the peril involved, whether collectible or not.
 90 Requirements in The insured shall give immediate written
 91 case loss occurs. notice to this Company of any loss, protect
 92 the property from further damage, forthwith
 93 separate the damaged and undamaged personal property, put
 94 it in the best possible order, furnish a complete inventory of
 95 the destroyed, damaged and undamaged property, showing in
 96 detail quantities, costs, actual cash value and amount of loss
 97 claimed; and within sixty days after the loss, unless such time
 98 is extended in writing by this Company, the insured shall render
 99 to this Company a proof of loss, signed and sworn to by the
 100 insured, stating the knowledge and belief of the insured as to
 101 the following: the time and origin of the loss, the interest of the
 102 insured and of all others in the property, the actual cash value of
 103 each item thereof and the amount of loss thereto, all encum-
 104 brances thereon, all other contracts of insurance, whether valid
 105 or not, covering any of said property, any changes in the title,
 106 use, occupation, location, possession or exposures of said prop-
 107 erty since the issuing of this policy, by whom and for what
 108 purpose any building herein described and the several parts
 109 thereof were occupied at the time of loss and whether or not it
 110 then stood on leased ground, and shall furnish a copy of all the
 111 descriptions and schedules in all policies and, if required, verified
 112 plans and specifications of any building, fixtures or machinery
 113 destroyed or damaged. The insured, as often as may be reason-
 114 ably required, shall exhibit to any person designated by this
 115 Company all that remains of any property herein described, and
 116 submit to examinations under oath by any person named by this
 117 Company, and subscribe the same; and, as often as may be
 118 reasonably required, shall produce for examination all books of
 119 account, bills, invoices and other vouchers, or certified copies
 120 thereof if originals be lost, at such reasonable time and place as
 121 may be designated by this Company or its representative, and
 122 shall permit extracts and copies thereof to be made.
 123 Appraisal. In case the insured and this Company shall
 124 fail to agree as to the actual cash value or
 125 the amount of loss, then, on the written demand of either, each
 126 shall select a competent and disinterested appraiser and notify
 127 the other of the appraiser selected within twenty days of such
 128 demand. The appraisers shall first select a competent and dis-
 129 interested umpire; and failing for fifteen days to agree upon
 130 such umpire, then, on request of the insured or this Company,
 131 such umpire shall be selected by a judge of a court of record in
 132 the state in which the property covered is located. The ap-
 133 praisers shall then appraise the loss, stating separately actual
 134 cash value and loss to each item; and, failing to agree, shall
 135 submit their differences, only, to the umpire. An award in writ-
 136 ing, so itemized, of any two when filed with this Company shall
 137 determine the amount of actual cash value and loss. Each
 138 appraiser shall be paid by the party selecting him and the ex-
 139 penses of appraisal and umpire shall be paid by the parties
 140 equally.
 141 Company's It shall be optional with this Company to
 142 options. take all, or any part, of the property at the
 143 agreed or appraised value, and also to re-
 144 pair, rebuild or replace the property destroyed or damaged with
 145 other of like kind and quality within a reasonable time, on giv-
 146 ing notice of its intention so to do within thirty days after the
 147 receipt of the proof of loss herein required.
 148 Abandonment. There can be no abandonment to this Com-
 149 pany of any property.
 150 When loss The amount of loss for which this Company
 151 payable. may be liable shall be payable sixty days
 152 after proof of loss, as herein provided, is
 153 received by this Company and ascertainment of the loss is made
 154 either by agreement between the insured and this Company ex-
 155 pressed in writing or by the filing with this Company of an
 156 award as herein provided.
 157 Suit. No suit or action on this policy for the recov-
 158 ery of any claim shall be sustainable in any
 159 court of law or equity unless all the requirements of this policy
 160 shall have been complied with, and unless commenced within
 161 twelve months next after inception of the loss.
 162 Subrogation. This Company may require from the insured
 163 an assignment of all right of recovery against
 164 any party for loss to the extent that payment therefor is made
 165 by this Company.

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized Agent of this Company at the agency hereinbefore mentioned.

John Savara

KK5032

L. L. Alekseyev

SECRETARY

PRESIDENT

GREAT SOUTHWEST FIRE INSURANCE CO
 P.O. Box 1627 924 N. Country Club Dr.
 Mesa, Arizona 85201

Interstate

Claire Janero & Richard Janero
 DBA HAPPY ACRES
 2461 Road K
 Redwood Valley CA 95170

7-15-77

7-15-78

1

INCEPTION (MO. DAY YR.)

EXPIRATION (MO. DAY YR.)

YEARS

AGENT OR INSURED

Geo. F. Brown & Sons, Inc
 117 Pine St
 San Francisco CA 94111

IF PREMIUM IS PAYABLE ON INSTALLMENT BASIS DESCRIBE METHOD OF PAYMENT BELOW:

☐ MONTHLY \$ ☐ QUARTERLY \$ ☐ SEMI-ANNUALLY \$

In consideration of the renewal premium stored the above numbered policy is renewed for the period specified, subject to the terms and conditions thereof, except as otherwise specified herein.

ANNUAL PREMIUM	TAX	POLICY and/or INSPECTION FEE	TOTAL PAID
\$ 528.00	\$ 15.34	\$ 1.06	\$

Fully earned Policy Fee - \$25.00

TOTAL - 569.50

INTERIGNED: San Francisco CA

JULY 27, 1977

153 (6-22) RE-NEED

MEMORANDUM COPY

AUTHORIZED AGENT

XK5033

ENDORSEMENT

1000000

INSURED

AGENCY AND CODE

GEO. F. DROWN & SON
INC.
04312

It is agreed that this policy does not apply to a claim of or indemnification for punitive or exemplary damages. If a suit shall have been brought against the Insured for claim falling within the coverage provided under the policy, seeking both compensatory and punitive or exemplary damages, then the company will afford a defense to such action. The company shall not have an obligation to pay for any costs, interest, or damages attributable to punitive or exemplary damages.

SEP 29 1977

8-31-77

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

AUTHORIZED REPRESENTATIVE

DATE

KK 5D34

GENERAL LIABILITY POLICY

Part Two. This Declaration page and Coverage Part(s) with "Policy Provisions-Part One" completes the below numbered

Item	DECLARATIONS	POLICY NUMBER GL- N° 13754
1.	Named Insured ADDRESS: (Number & Street, Town, County, State & Zip No.) CLARE E. JAKIRO & RICHARD M. JAKIRO DBA: HADY AGES 2451 ROLD "E" REDWOOD VALLEY, CALIFORNIA 94570	
2.	Policy Period: 1201 A.M. STANDARD TIME AT THE ADDRESS FROM: 7-25-75 To: 7-25-76 REPRESENTATIVE: Agent or Broker: GEO. F. BROWN & SONS, INC. 04812 Office Address: 111 PINE STREET Town and State: SAN FRANCISCO, CALIFORNIA 94111	

GREAT SOUTHWEST FIRE INSURANCE COMPANY

P.O. BOX 1627
 924 N. COUNTRY CLUB DRIVE
 MESA, ARIZONA 85201

3. The insurance afforded is only with respect to such of the following Coverage Part(s) as are indicated by specific premium charge or charges. The limit of the company's liability against each such Coverage shall be as stated in the Coverage Part(s), subject to all the terms of this policy having reference thereto.

COVERAGE PART(S) ATTACHED TO THE POLICY—INSERT FORM NUMBER AND TITLE	ADVANCE PREMIUM
OWNERS', LANDLORDS' & TENANTS' LIABILITY LG416	\$ 437.00
State Tax	13.11
Stamping Fee	1.75
Policy Fee	25.00

Endorsements (IDENTIFY BY FORM NUMBERS) # GSW 44, GSW 79, GSW 295; L9151, L9193 \$

If Policy Period more than one year and the premium is to be paid in installments, premium is payable: On effective date of policy \$ 1st Anniversary \$ 2nd Anniversary \$
 Total Advance Premium \$ 476.86
 Audit Period: Annual, unless otherwise stated.**

4.	The named insured is: individual <input checked="" type="checkbox"/> ; partnership <input type="checkbox"/> ; corporation <input type="checkbox"/> ; joint venture <input type="checkbox"/> ; other <input type="checkbox"/>
5.	During the past three years no insurer has cancelled insurance, issued to the named insured, similar to that afforded hereunder, unless otherwise stated herein.**

**ABSENCE OF AN ENTRY MEANS "NO EXCEPTION"

1 Not applicable in Texas

FOR HOME OFFICE USE ONLY

	EXPR.	STATE	COVERAGE	PROT CLASS	LOC.	TERM YRS.	TRANS.	CLASS	PREMIUM	COMMISSION		REINSURANCE	
										%	AMOUNT	%	AMOUNT
ORIG.													
2ND INST.													
3RD INST.													
4TH INST.													

KK 5035

Countersigned by

Authorized Representative

FIRE INSURANCE COMPANY

OWNERS, LANDLORDS' AND TENANTS' LIABILITY INSURANCE
COVERAGE FOR DESIGNATED PREMISES AND RELATED OPERATIONS IN PROGRESS OTHER THAN STRUCTURAL ALTERATIONS, NEW CONSTRUCTION AND DEMOLITION

L 6416

For attachment to Policy No. 02-13754 to complete said policy

ADDITIONAL DECLARATIONS

Location of Insured premises (ENTER SAME IF SAME LOCATION AS ADDRESS SHOWN IN ITEM 1 OF DECLARATIONS)

Interest of named insured in insured premises (CHECK BELOW)

☒ OWNER ☐ GENERAL LESSEE ☐ TENANT ☐ Other

Part occupied by named insured (ENTER BELOW)

SCHEDULE

The insurance afforded is only with respect to such of the following Coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such Coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Limits of Liability	Advance Premiums
	each occurrence	
A-Bodily Injury Liability	\$ 200,000.	\$ 437.00
B-Property Damage Liability	\$ 50,000.	\$ 100.00
Form numbers of endorsements attached at issue		
0207 44, 0207 79, 0207 295, 10151, 10103	Total Advance Premium \$	437.00

General Liability Hazards

Description of Hazards	Code No.	Premium Bases	Rates		Advance Premiums	
			B.I.	P.D.	Bodily Injury	Property Damage
Premises - Operations						
MENTAL-PYCHOPATHIC INSTITUTIONS including completed operations	063970	05407	Flat	Flat	437.00	100.00

I. COVERAGE A-BODILY INJURY LIABILITY COVERAGE B-PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of

- A. bodily injury or
- B. property damage

to which this insurance applies, caused by an occurrence and arising out of the ownership, maintenance or use of the insured premises and all operations necessary or incidental thereto, and the company shall have the right and duty to defend any suit against the insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not cover:

- (1) a delay in or lack of performance by or on behalf of the named insured of any contract or agreement, or
- (2) the failure of the named insured's products or work performed by or on behalf of the named insured to meet the level of performance, quality, fitness or durability warranted or represented by the named insured; but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the named insured's products or work performed by or on behalf of the named insured after such products or work have been put to use by any person or organization other than an insured;
- (3) to property damage to the named insured's products arising out of such products or any part of such products;
- (4) to property damage to work performed by or on behalf of the named insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (5) to bodily injury or property damage included within the completed operations hazard or the products hazard;

KK5036

LIBRARY

E 314

19151
(Ed. 7-66)

EXCLUSION

(Liaison and Professional Services)

(Form A)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE

OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE

This endorsement, effective

(12:01 A. M., standard time)

forms a part of policy No. **GL 23754**

issued to

by

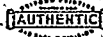
Authorized Representative

Description of Operations:

MENTAL-PSYCHOPATHIC INSTITUTION

It is agreed that with respect to any operation described above or designated in the policy as subject to this endorsement, the insurance does not apply to bodily injury or property damage due to

1. the rendering of or failure to render
 - (a) medical, surgical, dental, x-ray or nursing service or treatment, or the furnishing of food or beverages in connection therewith;
 - (b) any service or treatment conducive to health or of a professional nature; or
 - (c) any cosmetic or tonsorial service or treatment;
2. the furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances; or
3. the handling of or performing of autopsies on dead bodies.



KK5037

C610
19193

PRODUCTS HAZARD EXCEPTIONS

It is agreed that the products hazard does not include bodily injury or property damage arising out of the named insured's products manufactured, sold, handled or distributed in connection with (1) the use of any premises described in this endorsement, owned by or rented to the named insured or (2) any operation described in this endorsement, conducted by or on behalf of the named insured.

Description of Premises and Operations:

MENTAL PSYCHOPATHIC INSTITUTIONS

All other terms and conditions remain unchanged.

INTERSTATE FIRE & CASUALTY CO.

Attached to and forming part of No. CL 13754

☐ INTERSTATE FIRE & CASUALTY COMPANY

Issued to DBA: HAPPY ACRES

☐ CHICAGO INSURANCE COMPANY

Effective JULY 15, 1975

By _____

EC-CIC-60-20 (10/70)

KK5038

GREAT SOUTHWEST FIRE INSURANCE COMPANY

P.O. Box 1627, Mesa, Arizona 85201

ENDORSEMENT

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE (STANDARD TIME) MO. DAY YR. 12:01 NOON A.M.	INSURED	AGENCY AND CODE
GSW 295	7 25 75 7 76	GSA: HARVE ALDO	

CLASSIFICATION LIMITATION ENDORSEMENT

It is hereby understood and agreed that coverage as provided by this policy applies only to those operations as described under the Description of Hazards section of the applicable coverage part described in Item 3. of form L4050D.

GSW 295 (1-74)

ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

AUTHORIZED REPRESENTATIVE

DATE

KK5D39

GREAT SOUTHWEST FIRE INSURANCE COMPANY

Attaching to and forming part of Policy No. 91-13754

ASSAULT AND BATTERY EXCLUSION

IT IS HEREBY UNDERSTOOD AND AGREED THAT NO COVERAGE SHALL APPLY UNDER THIS POLICY FOR ANY CLAIM, DEMAND OR SUIT BASED ON ASSAULT AND BATTERY, AND ASSAULT AND BATTERY SHALL NOT BE DEEMED AN ACCIDENT, WHETHER OR NOT COMMITTED BY OR AT THE DIRECTION OF THE INSURED.

GREAT SOUTHWEST FIRE INSURANCE COMPANY

GSW(LIA)44(7-69)

KK5040

SERVICE OF SUIT

Pursuant to any statute of any state, territory or district of the United States which makes provision therefore, the Company hereby designates the Superintendent, Commissioner or Director of Insurance or other office 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-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.

It is further agreed that service of process in such suit may be made upon President, or his nominee, of the Company at 924 North Country Club Drive, Mesa, Arizona and that in any suit instituted against any one of them upon this policy, the Company will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

It is agreed that in any state requiring a standard form of policy, insurance hereunder on values or properties in such state shall attach and cover in accordance with the terms and conditions of such standard form.

All other terms and conditions of this policy remain unchanged.

Agent

CSW 79 (10-73) Rev.

KK 5041

No. 74 79 06

California Standard Form Fire Insurance Policy

AETNA

INSURANCE COMPANY
HARTFORD, CONNECTICUT

Insured's Name and Mailing Address

CLAUDE E. AND RICHARD M. JANERO
DBA: HAPPY ACRES
2451 ROAD "K"
REDWOOD VALLEY, CALIFORNIA
4/14/75 4/14/78
Inception (Mo. Day Yr.) Expiration (Mo. Day Yr.)

Agent or Broker

RONALD B. MAYFIELD
P.O. BOX 414
UKIAH, CA. 95482

3
Years40 96 28
Renewal of

A STOCK COMPANY

It is important that the written portions of all policies covering the same property read exactly alike. If they do not, they should be made uniform at once.

INSURANCE IS PROVIDED AGAINST ONLY THOSE PERILS AND FOR ONLY THOSE COVERAGES INDICATED BELOW BY A PREMIUM CHARGE AND AGAINST OTHER PERILS AND FOR OTHER COVERAGES ONLY WHEN ENDORSED HEREON OR ADDED HERETO.

AMOUNT	RATE	PREPAID TERM PREMIUM DUE AT INCEPTION	ANNUAL PAYMENT DUE UNDER DEF. PREM. PAY. PLAN	PERIL(S) Insured Against and Coverage(s) Provided (Insert Name of Each)
\$ 107,800	\$.610/.896/CHG.	\$	\$ 618.	FIRE AND LIGHTNING
xxxxxxx	\$.086/.046	\$	\$ 174.	EXTENDED COVERAGE
	\$.010/.014	\$	\$ 38.	V&MM
	\$	\$	\$	
	\$	\$	\$	
\$ 2490. TOTAL PREMIUM FOR POLICY TERM UNDER D. P. P. P.		TOTAL(S) \$	\$ 830.	

Item No.	Amount Fire or Fire and Extended Coverage, or Other Peril	Per Cent of Co-Insurance Applicable
----------	---	-------------------------------------

DESCRIPTION AND LOCATION OF PROPERTY COVERED
Show construction, type of roof and occupancy of building(s) covered or containing the property covered. If occupied as a dwelling state number of families.

1. - \$

AS PER 199NS ATTACHED

Subject to Form No(s). 78DNS(7/70) 196(1/72) 438BFUNS(5/42) 199NS(9/54) 372(12/50) hereto.
Mortgage Clause: Subject to the provisions of the mortgage clause attached hereto, loss, if any, on building item(s) shall be payable to:
RUSSEL STRICKLAND, P.O. BOX 216 REDWOOD VALLEY, CALIFORNIA 95470

Countersignature Date 4/14/75
4/1/75LME

Agency at UKIAH, CALIFORNIA

Ronald B. Mayfield Agent

IN CONSIDERATION OF THE PROVISIONS AND STIPULATIONS HEREIN OR ADDED HERETO AND OF the above specified dollars premium, this Company, for the term of years specified above from inception date shown above At 12:01 A.M. (Standard Time) to expiration date shown above At 12:01 A.M. (Standard Time) at location of property involved, to an amount not exceeding the above specified dollars, does insure the insured named above and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all LOSS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED, to the property described herein while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of this Company.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

J-400-304

KK5042



CHANGE ENDORSEMENT

Form FGE-1
(Ed. 9-75)

THIS ENDORSEMENT FORM IS A PART OF THE POLICY NUMBERED BELOW:

EFFECTIVE DATE 4/14/77		COMPANY AETNA INSURANCE COMPANY		POLICY NUMBER 74 79 06
TERM 3 YRS.	FROM 4/14/75	TO 4/14/78	FORM NUMBERS AND EDITION DATES	
INSURED'S NAME AND MAILING ADDRESS CLAIRE E. AND RICHARD M. JANERO DBA: HAPPY ACRES 2451 ROAD "K" REDWOOD VALLEY, CALIFORNIA			AUTHORIZED REPRESENTATIVE'S NAME AND MAILING ADDRESS RONALD B. MAYFIELD P.O. BOX 414 UKIAH, CA. 95482 SIGNATURE	
POLICY CHANGES				
THE FOLLOWING ITEMS ON FORM 199NS OF ABOVE POLICY ARE HEREBY INCREASED				
ITEM #1 FROM \$44,000. TO \$50,000.				
ITEM #2 FROM \$21,500. TO \$24,000.				
ITEM #3 FROM \$14,000. TO \$16,000.				
ITEM #4 FROM \$8,000. TO \$9,000.				
POLICY AMOUNT AND PREMIUM ADJUSTMENT				
PREVIOUS TOTAL POLICY AMOUNT \$ 107,800.	INCREASE \$ 11,500.	DECREASE \$	NEW TOTAL POLICY AMOUNT \$ 119,300.	PREMIUM DUE AT ENDORSEMENT EFFECTIVE DATE <input checked="" type="checkbox"/> ADDITIONAL <input type="checkbox"/> RETURN \$ 67.
TOTAL INSTALLMENT PREMIUM \$	\$	\$	TOTAL INSTALLMENT PREMIUM \$	
REMOVAL PERMIT If the Property covered by this Policy is removed to a new location described, then, subject to all of its provisions and stipulations, this Policy shall cover at each location during removal, for a period of ten (10) days from effective date of this endorsement, in proportion that the value at each location bears to the value of the property covered by this Policy; and thereafter it shall cover at the new location only.				

RATING INFORMATION

DESCRIPTION OF PROPERTY COVERED (STATE COMPLETE DETAILS REQUIRED FOR RATING)						DEDUCTIBLE <input type="checkbox"/> \$100 ALL PERIL <input type="checkbox"/> _____ <input type="checkbox"/> _____		RATE PUBLICATION NUMBER			
								IF REPORTING FORM STATE POLICY CONTRIBUTION %			
CHANGE IN AMOUNT, RATE, OR PREMIUM											
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
I T E M N O	PERIL	AMOUNT OF INSURANCE OR LIMIT OF LIABILITY IF REPORTING FORM		RATES <input type="checkbox"/> PREPAID <input checked="" type="checkbox"/> DPP		% OF COINS APPLI CABLE	TOTAL PREMIUM DUE FOR REMAINDER OF POLICY TERM (PREPAID OR DPP) <input checked="" type="checkbox"/> ADDITIONAL <input type="checkbox"/> RETURN*	COMPLETE FOR DEFERRED PREMIUM PAYMENT ONLY			PREMIUM DUE FOR THIS ENDORSEMENT <input type="checkbox"/> ADDITIONAL <input type="checkbox"/> RETURN
		PREVIOUS	NEW	PREVIOUS	NEW			PREVIOUS	NEW	CHANGE	
	FIRE	\$ 107,800.	\$ 119,500.	.896	.896		\$ 56.				
	EC			.086	.087		10.				
				.046	.046						
	XXX L&MM			.010	.010		1.				
				.014	.014						
TOTALS		\$ 107,800	\$ 119,500.				\$ 67.				
*RETURN PREMIUM COMPUTED <input type="checkbox"/> SHORT RATE <input type="checkbox"/> PRO RATA (IF PRO RATA, ADVISE REASON)											
Note: "Premium Due at Endorsement Effective Date" box—enter the total of Col. (8) if prepaid or the total of Col. (12) if D.P.P.										ENDORSEMENT NUMBER K165D43	

RONALD B. MAYFIELD
UKIAH, CALIF.

S.F. FORM

FORM 199-EZ
(Nov. 1957)



ENDORSEMENT

DATED 5/1/75		ATTACHED TO AND FORMING PART OF	POLICY NO. 74 79 06	NAME OF INSURANCE COMPANY AETNA INSURANCE COMPANY	
CLAIRE E. AND RICHARD M. JANERO DBA: HAPPY ACRES				ISSUED TO (INSURED'S NAME & MAILING ADDRESS)	
AGENCY AT UKIAH, CALIF.			SIGNED		
COMMENCEMENT OF POLICY 4-14-75			EXPIRATION OF POLICY 4-14-78		AGENT EFFECTIVE DATE OF THIS ENDORSEMENT 4-14-75
AMOUNT OF INSURANCE	PERILS FIRE ECE	OLD RATE	NEW RATE	ADDITIONAL PREMIUM	RETURN PREMIUM

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE

Name of Insured	Inception Date	Expiration Date	Term	Amount	Rate	Premium	Description of Property Covered	Description of Location of Property	Description of Kind of Roof	Mortgagee or Payee
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IS CORRECTED OR CHANGED TO READ AS FOLLOWS

THE ANNUAL PREMIUM FOR THE ABOVE POLICY IS CORRECTED TO READ AS:

FIRE = 728
ECE = 91
V&MM = 11

TOTAL ANNUAL PREMIUM \$830.00

*Consent by.....
Insured

*Consent by.....
Mortgagee or Payee

5/7/75

*Not required unless policy is reduced or restricted by this endorsement.

KK5044

RONALD B. HANFORD
UNION, CA.

S.F. FORM

FORM 199-EZ
(Nov. 1957)



ENDORSEMENT

DATED 5-27-75bs	ATTACHED TO AND FORMING PART OF	POLICY NO. 74-79-06	NAME OF INSURANCE COMPANY ATHENA INS. CO.		
CLAIRE E. AND RICHARD M. JAMATO DBA: HAPPY ACRES			ISSUED TO (INSURED'S NAME & MAILING ADDRESS)		
AGENCY AT UNION, CA.		SIGNED			
COMMENCEMENT OF POLICY 4-14-75		EXPIRATION OF POLICY 4-14-78	EFFECTIVE DATE OF THIS ENDORSEMENT 4-14-75		
AMOUNT OF INSURANCE	PERILS FIRE ECE	OLD RATE	NEW RATE	ADDITIONAL PREMIUM	RETURN PREMIUM

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE

Name of Insured	Inception Date	Expiration Date	Term	Amount	Rate	Premium	Description of Property Covered	Description of Location of Property	Description of Kind of Roof	Mortgage or Payee
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IS CORRECTED OR CHANGED TO READ AS FOLLOWS

FORM SFDE-1(9-74) IS HEREBY ATTACHED TO THE ABOVE POLICY.

*Consent by.....
Insured

*Consent by.....
Mortgagee or Payee

*Not required unless policy is reduced or restricted by this endorsement.

KK5045



DWELLING BUILDING(S) AND CONTENTS BASIC FORM
(SEASONAL PROPERTY SHALL BE SO DESCRIBED IN THIS POLICY)

DF-1
(Ed. 9-74)
CALIFORNIA

Insurance attaches only to those items specifically described in this policy for which a specific amount is shown and unless otherwise provided, all provisions of this form and of the policy of which it is made a part shall apply separately to each item covered.

DESCRIPTION OF PROPERTY AND INTERESTS COVERED

COVERAGE A—DWELLING: When the insurance under this policy covers a dwelling, such insurance shall include additions in contact therewith; also, if the property of the owner of the described dwelling and when not otherwise covered, building equipment, fixtures and outdoor equipment all pertaining to the service of the described premises and while located thereon; also, materials and supplies located on the described premises or adjacent thereto, intended for use in construction, alteration or repair of such dwelling or private structures on the described premises.

Unless the occupancy is otherwise described on the first page of this policy, or by endorsement thereto, "dwelling" shall mean a building occupied principally for dwelling purposes by the number of families stated in this policy, BUT IN NO EVENT MORE THAN 4 FAMILIES.

COVERAGE B—APPURTENANT STRUCTURES: When the insurance under this policy covers structures, such insurance shall cover structures appertaining to the described premises and located thereon, including structures used exclusively for private garage purposes. COVERAGE B SHALL NOT APPLY TO STRUCTURES USED IN WHOLE OR IN PART FOR COMMERCIAL, MANUFACTURING OR FARMING PURPOSES OR TO THE DESCRIBED DWELLING AND ADDITIONS IN CONTACT THEREWITH.

COVERAGE C—HOUSEHOLD AND PERSONAL PROPERTY: When the insurance under this policy covers household and personal property, such insurance shall cover household and personal property usual or incidental to the occupancy of the premises as a dwelling and belonging to the insured or members of the insured's family of the same household, and such property for which the insured may be liable and, at the option of the insured, such property belonging to a servant or guest of the insured; all while on

the described premises. HOUSEHOLD AND PERSONAL PROPERTY DOES NOT INCLUDE:

1. ANIMALS, BIRDS OR FISH;
2. AIRCRAFT;
3. MOTOR VEHICLES OTHER THAN MOTORIZED EQUIPMENT USED FOR MAINTENANCE OF THE PREMISES; OR
4. BOATS OTHER THAN ROWBOATS AND CANOES.

If, during the term of this policy, the insured removes household and personal property covered under Coverage C from the described premises to another location within this state and occupied in whole or in part as the insured's residence, the amount of insurance for Coverage C shall apply at each location in the proportion that the value at each location bears to the total value of all such property covered under Coverage C.

COVERAGE D—RENTAL VALUE: When the insurance under this policy covers rental value, such insurance shall cover the fair rental value of the building or parts thereof, as furnished and equipped by the owner, whether rented or not. Loss of rental value shall be computed for the period of time, following damage to or destruction of the building or equipment therein or on the described premises (caused by a peril insured against) which would be required with the exercise of due diligence and dispatch, and not limited by the termination date of this policy, to restore the property to a tenable condition, less such charges and expenses as do not continue.

Under Coverage D this policy covers rental value during a period of time, NOT EXCEEDING TWO WEEKS, while access to the described premises is prohibited by order of civil authority provided such order is given as a direct result of damage to adjacent premises by any peril insured against.

DEBRIS REMOVAL: THIS INSURANCE COVERS EXPENSE INCURRED IN THE REMOVAL OF DEBRIS OF THE PROPERTY COVERED HEREUNDER, WHICH MAY BE OCCASIONED BY LOSS CAUSED BY ANY OF THE PERILS INSURED AGAINST IN THIS POLICY. THE TOTAL LIABILITY UNDER THIS POLICY FOR BOTH LOSS TO PROPERTY AND DEBRIS REMOVAL EXPENSE SHALL NOT EXCEED THE AMOUNT OF INSURANCE APPLYING UNDER THIS POLICY TO THE PROPERTY COVERED.

SUPPLEMENTARY COVERAGES

In the event the insured elects to apply the following supplementary coverages, THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS THAN WOULD HAVE BEEN THE CASE IF ALL POLICIES COVERING THE DESCRIBED PROPERTY HAD CONTAINED IDENTICAL PROVISIONS AND THE SAME ELECTION WERE MADE UNDER ALL POLICIES. THE AMOUNT(S) OF INSURANCE APPLICABLE TO THE FOLLOWING SUPPLEMENTARY COVERAGES SHALL NOT CONSTITUTE ADDITIONAL AMOUNTS OF INSURANCE UNDER THIS POLICY.

1. Appurtenant Structures: The insured may apply up to 10% of the amount of insurance applicable to the dwelling covered under this policy to cover loss to structures as defined in Coverage B. THIS COVERAGE SHALL NOT APPLY TO STRUCTURES (OTHER THAN STRUCTURES USED EXCLUSIVELY FOR PRIVATE GARAGE PURPOSES) WHICH ARE RENTED OR LEASED IN WHOLE OR IN PART, OR HELD FOR SUCH RENTAL OR LEASE, TO OTHER THAN A TENANT OF THE DESCRIBED DWELLING.

2. Improvements, Alterations and Additions: The insured, if not the owner of the described premises, may apply up to 10% of the amount of insurance applicable to Coverage C to cover loss to improvements, alterations and additions to the described dwelling and to structures as defined in Coverage B.

3. Away From Premises Coverage: The insured may apply up to 10% of the amount of insurance applicable to Coverage C to cover loss to property, as defined in Coverage C (EXCEPT ROWBOATS AND CANOES) belonging to the insured or members of the insured's family of the same

household, while elsewhere than on the described premises BUT WITHIN LIMITS OF THE UNITED STATES OF AMERICA AND CANADA. THIS COVERAGE SHALL NOT INURE DIRECTLY OR INDIRECTLY TO THE BENEFIT OF ANY CARRIER OR OTHER BAILEE.

4. Rental Value: THE INSURED MAY APPLY UP TO 10% OF THE AMOUNT OF INSURANCE APPLICABLE UNDER COVERAGE A TO COVER RENTAL VALUE, AS DEFINED IN COVERAGE D, AND NOT EXCEEDING 1/12 OF SAID 10% FOR EACH MONTH SUCH DWELLING OR APPURTENANT STRUCTURES, OR PARTS THEREOF, ARE UNHABITABLE. THIS COVERAGE SHALL NOT APPLY TO LOSS RESULTING FROM DAMAGE TO OR DESTRUCTION OF BUILDINGS OR STRUCTURES USED IN WHOLE OR IN PART FOR COMMERCIAL, MANUFACTURING OR FARMING PURPOSES, OR STRUCTURES (OTHER THAN STRUCTURES USED EXCLUSIVELY FOR PRIVATE GARAGE PURPOSES) WHICH ARE RENTED OR LEASED IN WHOLE OR IN PART, OR HELD FOR SUCH RENTAL OR LEASE, TO OTHER THAN A TENANT OF THE DESCRIBED DWELLING.

DEDUCTIBLE

LOSS DEDUCTIBLE CLAUSE: WITH RESPECT TO LOSS COVERED UNDER THIS POLICY, THIS COMPANY SHALL BE LIABLE ONLY WHEN SUCH LOSS IN EACH OCCURRENCE EXCEEDS \$100 AND THEN ONLY FOR THE AMOUNT OF SUCH EXCESS. HOWEVER, IF THIS POLICY COVERS MORE THAN ONE

DWELLING THIS DEDUCTIBLE SHALL APPLY SEPARATELY TO THE AMOUNT OF LOSS TO EACH DWELLING INCLUDING PROPERTY APPERTAINING THERETO COVERED HEREUNDER. THIS DEDUCTIBLE DOES NOT APPLY TO RENTAL VALUE COVERAGE.

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PERILS INSURED AGAINST

This policy insures against direct loss to the property covered by the following perils AS DEFINED AND LIMITED HEREIN OR IN THE POLICY OF WHICH THIS FORM IS MADE A PART:

1. Fire or Lightning, EXCLUDING LOSS RESULTING FROM ELECTRICAL INJURY OR DISTURBANCE TO ELECTRICAL APPLIANCES, DEVICES, FIXTURES OR WIRING CAUSED BY ELECTRICAL CURRENTS ARTIFICIALLY GENERATED, UNLESS FIRE ENSUES, AND THEN ONLY FOR THE LOSS CAUSED BY SUCH ENSUING FIRE.

2. Removal, MEANING LOSS BY REMOVAL OF THE PROPERTY COVERED HEREUNDER FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST. THE AMOUNT OF INSURANCE APPLIES PRO RATA FOR 5 DAYS AT EACH PROPER PLACE TO WHICH SUCH PROPERTY SHALL NECESSARILY BE REMOVED FOR PRESERVATION FROM THE PERILS INSURED AGAINST.

3. Inherent Explosion, meaning explosion occurring in the described dwelling or appurtenant structures or in any structure containing property covered hereunder from hazards inherent therein. Loss by explosion shall include direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the firebox (or combustion chamber) of any fired vessel or within the flues or passages which conduct the gases of combustion therefrom.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED.

THE FOLLOWING ARE NOT EXPLOSIONS:

- a. ELECTRIC ARCING;
- b. RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAKDOWN;
- c. WATER HAMMER;
- d. RUPTURE OR BURSTING OF WATER PIPES; OR
- e. RUPTURE, BURSTING OR OPERATION OF PRESSURE RELIEF DEVICES.

THIS POLICY IS EXTENDED TO INSURE AGAINST LOSS BY THE FOLLOWING PERILS 4 THROUGH 8, ONLY WHEN THE PREMIUM FOR EXTENDED COVERAGE IS INSERTED IN THE SPACES PROVIDED ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREON.

4. Windstorm or Hail, EXCLUDING LOSS:

- a. CAUSED DIRECTLY OR INDIRECTLY BY FROST OR COLD WEATHER OR ICE (OTHER THAN HAIL), SNOW OR SLEET, ALL WHETHER DRIVEN BY WIND OR NOT;
- b. TO THE INTERIOR OF THE BUILDING, OR THE PROPERTY COVERED THEREIN CAUSED BY RAIN, SNOW, SAND, OR DUST, ALL WHETHER DRIVEN BY WIND OR NOT, UNLESS THE BUILDING COVERED OR CONTAINING THE PROPERTY COVERED SHALL FIRST SUSTAIN AN ACTUAL DAMAGE TO ROOF OR WALLS BY THE DIRECT FORCE OF WIND OR HAIL AND THEN THIS COMPANY SHALL BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING OR THE PROPERTY COVERED THEREIN AS MAY BE CAUSED BY RAIN, SNOW, SAND OR DUST, ENTERING THE BUILDING THROUGH OPENINGS IN THE ROOF OR WALLS MADE BY DIRECT ACTION OF WIND OR HAIL;
- c. BY WATER FROM SPRINKLERED EQUIPMENT OR FROM OTHER PIPING, UNLESS SUCH EQUIPMENT OR PIPING BE DAMAGED AS A DIRECT RESULT OF WIND OR HAIL; OR
- d. UNLESS LIABILITY THEREFOR IS ASSUMED BY ENDORSEMENT HEREON, THIS COMPANY SHALL NOT BE LIABLE FOR DAMAGE TO THE FOLLOWING PROPERTY:

- (1) WINDMILLS, WIND PUMPS OR THEIR TOWERS;
- (2) CROP SILOS OR THEIR CONTENTS;
- (3) METAL SMOKESTACKS; OR
- (4) WHEN OUTSIDE OF BUILDINGS,
 - (a) GRAIN, HAY, STRAW OR OTHER CROPS;
 - (b) LAWNS, TREES, SHRUBS OR PLANTS;

(c) AWNINGS OR CANOPIES (FABRIC OR SLAT) INCLUDING THEIR SUPPORTS; OR

(d) SIGNS OR RADIO OR TELEVISION ANTENNAS AND AERIALS, INCLUDING THEIR LEAD-IN WIRING, MASTS OR TOWERS.

5. Explosion, including direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the firebox (or combustion chamber) of any fired vessel or within the flues or passages which conduct the gases of combustion therefrom.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED.

THE FOLLOWING ARE NOT EXPLOSIONS:

- a. SHOCK WAVES CAUSED BY AIRCRAFT, GENERALLY KNOWN AS "SONIC BOOM";
- b. ELECTRIC ARCING;
- c. RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAKDOWN;
- d. WATER HAMMER;
- e. RUPTURE OR BURSTING OF WATER PIPES;
- f. RUPTURE OR BURSTING DUE TO EXPANSION OR SWELLING OF THE CONTENTS OF ANY BUILDING OR STRUCTURE, CAUSED BY OR RESULTING FROM WATER; OR
- g. RUPTURE, BURSTING OR OPERATION OF PRESSURE RELIEF DEVICES.

This Explosion provision, when effective, supersedes Inherent Explosion provision 3 herein.

6. Riot, Riot Attending a Strike or Civil Commotion, including direct loss by acts of striking employees of the owner or tenant(s) of the described building(s) while occupied by said striking employees and shall also include direct loss from pillage and looting occurring during and at the immediate place of a riot, riot attending a strike or civil commotion. Unless specifically endorsed hereon, THIS COMPANY SHALL NOT BE LIABLE FOR LOSS RESULTING FROM DAMAGE TO OR DESTRUCTION OF THE DESCRIBED PROPERTY DUE TO CHANGE IN TEMPERATURE OR HUMIDITY OR INTERRUPTION OF OPERATIONS WHETHER OR NOT SUCH LOSS IS COVERED BY THIS POLICY AS TO OTHER PERILS.

7. Aircraft or Vehicles, MEANING ONLY DIRECT LOSS RESULTING FROM ACTUAL PHYSICAL CONTACT OF A LAND VEHICLE OR AIRCRAFT, INCLUDING SELF-PROPELLED MISSILES OR SPACECRAFT, WITH PROPERTY COVERED HEREUNDER OR WITH THE BUILDING CONTAINING THE PROPERTY COVERED; AND DIRECT LOSS BY OBJECTS FALLING FROM AIRCRAFT; BUT EXCLUDING LOSS:

- a. BY ANY VEHICLE OWNED OR OPERATED BY AN INSURED OR BY ANY TENANT OF THE DESCRIBED PREMISES; OR
- b. BY ANY VEHICLE TO FENCES, DRIVEWAYS, WALKS, OR WHEN OUTSIDE OF BUILDINGS, TO LAWNS, TREES, SHRUBS OR PLANTS.

8. Smoke, MEANING ONLY SMOKE DUE TO A SUDDEN, UNUSUAL AND FAULTY OPERATION OF ANY HEATING OR COOKING UNIT, ONLY WHEN SUCH UNIT IS CONNECTED TO A CHIMNEY BY A SMOKE PIPE OR VENT PIPE, AND WHILE IN OR ON THE DESCRIBED PREMISES BUT NOT SMOKE FROM FIREPLACES.

THIS POLICY IS EXTENDED TO INSURE AGAINST LOSS BY VANDALISM AND MALICIOUS MISCHIEF ONLY WHEN THE PREMIUM FOR VANDALISM AND MALICIOUS MISCHIEF IS INSERTED IN THE SPACES PROVIDED ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREON.

9. Vandalism or Malicious Mischief, MEANING ONLY THE WILFUL AND MALICIOUS DAMAGE TO OR DESTRUCTION OF THE PROPERTY COVERED EXCLUDING GLASS (OTHER THAN GLASS BUILDING BLOCKS) CONSTITUTING A PART OF THE BUILDING OR LOSS BY PILFERAGE, THEFT, BURGLARY OR LARCENY AND EXCLUDING LOSS IF THE DESCRIBED DWELLING HAD BEEN VACANT BEYOND A PERIOD OF 30 CONSECUTIVE DAYS IMMEDIATELY PRECEDING THE LOSS. UNLESS SPECIFICALLY ENDORSED HEREON, THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS RESULTING FROM CHANGE IN TEMPERATURE OR HUMIDITY.

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GENERAL EXCLUSIONS

1. THIS POLICY DOES NOT INSURE AGAINST LOSS:

a. CAUSED BY, RESULTING FROM, CONTRIBUTED TO OR AGGRAVATED BY ANY OF THE FOLLOWING:

- (1) FLOOD, SURFACE WATER, WAVES, TIDAL WATER OR TIDAL WAVE, OVERFLOW OF STREAMS OR OTHER BODIES OF WATER, OR SPRAY FROM ANY OF THE FOREGOING, ALL WHETHER DRIVEN BY WIND OR NOT;
- (2) WATER WHICH BACKS UP THROUGH SEWERS OR DRAINS;
- (3) WATER BELOW THE SURFACE OF THE GROUND INCLUDING THAT WHICH EXERTS PRESSURE ON OR FLOWS, SEEPS OR LEAKS THROUGH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS, BASEMENT OR OTHER FLOORS OR THROUGH DOORS, WINDOWS OR ANY OTHER OPENINGS IN SUCH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS, OR FLOORS;

UNLESS LOSS BY FIRE OR EXPLOSION (NOT OTHERWISE EXCLUDED) ENSUES, AND THIS COMPANY SHALL THEN BE LIABLE ONLY FOR SUCH ENSUING LOSS;

b. CAUSED BY OR RESULTING FROM POWER HEATING OR COOLING FAILURE, UNLESS SUCH FAILURE RESULTS FROM PHYSICAL DAMAGE TO POWER, HEATING OR COOLING EQUIPMENT SITUATED ON PREMISES WHERE THE PROPERTY COVERED IS LOCATED, CAUSED BY THE PERIL(S) INSURED AGAINST. THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS SPECIFICALLY EXCLUDED UNDER THE RIOT PERIL OR THE VANDALISM AND MALICIOUS MISCHIEF PERIL;

c. OCCASIONED DIRECTLY OR INDIRECTLY BY ENFORCEMENT OF ANY ORDINANCE OR LAW REGULATING THE CONSTRUCTION, REPAIR OR DEMOLITION OF BUILDING(S) OR STRUCTURE(S) EXCEPT ANY ORDINANCE OR LAW REQUIRING THE USE OF SAFETY GLAZING MATERIAL IN REPLACEMENT OF DAMAGED GLASS CONSTITUTING A PART OF THE BUILDING COVERED HEREUNDER.

2. WAR RISK EXCLUSION CLAUSE (THIS CLAUSE APPLIES TO ALL PERILS INSURED AGAINST HEREUNDER EXCEPT THE PERILS OF FIRE AND LIGHTNING, WHICH ARE OTHERWISE PROVIDED FOR IN THIS POLICY): THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY (a) HOSTILE OR WARLIKE ACTION IN TIME OF PEACE OR

WAR, INCLUDING ACTION IN HINDERING, COMBATING OR DEFENDING AGAINST AN ACTUAL, IMPENDING OR EXPECTED ATTACK, (1) BY ANY GOVERNMENT OR SOVEREIGN POWER (DE JURE OR DE FACTO), OR BY ANY AUTHORITY MAINTAINING OR USING MILITARY, NAVAL OR AIR FORCES; OR (2) BY MILITARY, NAVAL OR AIR FORCES; OR (3) BY AN AGENT OF ANY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES, IT BEING UNDERSTOOD THAT ANY DISCHARGE, EXPLOSION OR USE OF ANY WEAPON OF WAR EMPLOYING NUCLEAR FISSION OR FUSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE ACTION BY SUCH A GOVERNMENT, POWER, AUTHORITY OR FORCES; (b) INSURRECTION, REBELLION, REVOLUTION, CIVIL WAR, USURPED POWER, OR ACTION TAKEN BY GOVERNMENTAL AUTHORITY IN HINDERING, COMBATING OR DEFENDING AGAINST SUCH AN OCCURRENCE.

3. NUCLEAR CLAUSE. THE WORD "FIRE" IN THIS POLICY OR ENDORSEMENTS ATTACHED HERETO IS NOT INTENDED TO AND DOES NOT EMBRACE NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, ALL WHETHER CONTROLLED OR UNCONTROLLED, AND LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS NOT INTENDED TO BE AND IS NOT INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS, WHETHER SUCH LOSS BE DIRECT OR INDIRECT, PROXIMATE OR REMOTE, OR BE IN WHOLE OR IN PART CAUSED BY, CONTRIBUTED TO, OR AGGRAVATED BY "FIRE" OR ANY OTHER PERILS INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS; HOWEVER, SUBJECT TO THE FOREGOING AND ALL PROVISIONS OF THIS POLICY, DIRECT LOSS BY "FIRE", RESULTING FROM NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, IS INSURED AGAINST BY THIS POLICY.

4. NUCLEAR EXCLUSION (THIS CLAUSE APPLIES TO ALL PERILS INSURED AGAINST HEREUNDER EXCEPT THE PERILS OF FIRE AND LIGHTNING, WHICH ARE OTHERWISE PROVIDED FOR IN THE NUCLEAR CLAUSE ABOVE): LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, ALL WHETHER CONTROLLED OR UNCONTROLLED, OR DUE TO ANY ACT OR CONDITION INCIDENT TO ANY OF THE FOREGOING, IS NOT INSURED AGAINST BY THIS POLICY, WHETHER SUCH LOSS BE DIRECT OR INDIRECT, PROXIMATE OR REMOTE, OR BE IN WHOLE OR IN PART CAUSED BY, CONTRIBUTED TO, OR AGGRAVATED BY ANY OF THE PERILS INSURED AGAINST BY THIS POLICY.

ADDITIONAL CONDITIONS

1. Loss Clause: Loss hereunder shall not reduce the amount of this policy.

2. Control of Property: This insurance shall not be prejudiced by any act or neglect of any person (other than the named Insured), when such act or neglect is not within the control of the named Insured.

3. Vacancy and Unoccupancy: Permission granted for the premises to be vacant or unoccupied without limit of time, EXCEPT AS OTHERWISE PROVIDED IN THIS POLICY FOR CERTAIN SPECIFIED PERILS; however, a building in the course of construction shall not be deemed vacant.

4. Waiver of Subrogation: This insurance shall not be invalidated should the Insured waive in writing prior to a loss any or all right of recovery against any party for loss occurring to the property described herein.

5. Alterations and Repairs: Permission granted to make alterations, additions and repairs, and to complete structures in course of construction. In the event of loss hereunder the Insured is permitted to make reasonable repairs, temporary or permanent; PROVIDED SUCH REPAIRS ARE CONFINED SOLELY TO THE PROTECTION OF THE PROPERTY FROM FURTHER DAMAGE AND PROVIDED FURTHER THAT THE INSURED SHALL KEEP AN ACCURATE RECORD OF SUCH REPAIR EXPENDITURES. The cost of any such repairs directly attributable to damage by any peril insured against shall be included in determining the amount of loss hereunder. NOTHING HEREIN CONTAINED IS INTENDED TO MODIFY THE POLICY REQUIREMENTS APPLICABLE IN CASE LOSS OCCURS.

6. Liberalization Clause: If within 45 days prior to the inception of this policy, or during the term hereof, this Company adopts any revision of the forms or endorsements made part of this policy which would broaden coverage presently granted hereunder without additional premium charge, such broadened coverage will automatically apply to this policy.

7. Pro Rata Clause: If this policy covers on two or more items for which specific amounts are shown, the amount of this policy applies to each item in the proportion that the specific amount shown for each item bears to the sum of all items.

8. Apportionment: THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, FROM ANY PERIL OR PERILS INSURED AGAINST IN THIS POLICY THAN (1) THE AMOUNT OF INSURANCE UNDER THIS POLICY BEARS TO THE WHOLE AMOUNT OF FIRE INSURANCE COVERING THE PROPERTY, OR WHICH WOULD HAVE COVERED THE PROPERTY EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, WHETHER COLLECTIBLE OR NOT, AND WHETHER OR NOT SUCH OTHER FIRE INSURANCE INSURES AGAINST THE ADDITIONAL PERIL OR PERILS INSURED AGAINST HEREUNDER OR (2) FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, THAN THE AMOUNT HEREBY INSURED BEARS TO ALL INSURANCE WHETHER COLLECTIBLE OR NOT, COVERING IN ANY MANNER SUCH LOSS, OR WHICH WOULD HAVE COVERED SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE; EXCEPT IF ANY TYPE OF INSURANCE, OTHER THAN FIRE, EXTENDS TO COVER ADDITIONAL PERILS OR WINDSTORM INSURANCE APPLIES TO ANY LOSS TO WHICH THIS INSURANCE ALSO APPLIES, OR WOULD HAVE APPLIED TO ANY SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, THE LIMIT OF LIABILITY OF EACH TYPE OF INSURANCE FOR SUCH LOSS, HEREBY DESIGNATED AS "JOINT LOSS", SHALL FIRST BE DETERMINED AS IF IT WERE THE ONLY INSURANCE, AND THIS TYPE OF INSURANCE SHALL BE LIABLE FOR NO GREATER PROPORTION OF JOINT LOSS THAN THE LIMIT OF ITS LIABILITY FOR SUCH LOSS BEARS TO THE SUM OF ALL SUCH LIMITS. THE LIABILITY OF THIS COMPANY (UNDER THIS FORM) FOR SUCH JOINT LOSS SHALL BE LIMITED TO ITS PROPORTIONATE PART OF THE AGGREGATE LIMIT OF THIS AND ALL OTHER INSURANCE OF THE SAME TYPE. THE WORDS "JOINT LOSS", AS USED IN THE FOREGOING, MEAN THAT PORTION OF THE LOSS IN EXCESS OF THE HIGHEST DEDUCTIBLE, IF ANY, TO WHICH THIS FORM AND OTHER TYPES OF INSURANCE ABOVE REFERRED TO BOTH APPLY.

9. Loss Payable Clause: Loss shall be adjusted with and made payable to the named Insured unless another payee is specifically named.

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10. Mortgage Clause: Not Applicable in Massachusetts and Minnesota (applies to building items only and is effective only when policy is made payable to a named mortgagee or trustee).

Loss, if any, under this policy, shall be payable to the aforesaid as mortgagee (or trustee) as interest may appear under all present or future mortgages upon the property herein described in which the aforesaid may have an interest as mortgagee (or trustee) in order of precedence of said mortgages, and this insurance, as to the interest of the mortgagee (or trustee) only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the within described property nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title of ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy; provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy the mortgagee (or trustee) shall, on demand pay the same.

Provided, also, that the mortgagee (or trustee) shall notify this Company of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee (or trustee) and, unless permitted by this policy, it shall be noted thereon and the mortgagee (or trustee) shall, on demand, pay the premium for such increased hazard for

the term of the use thereof; otherwise this policy shall be null and void.

This Company reserves the right to cancel this policy at any time as provided by its terms, but in such case this policy shall continue in force for the benefit only of the mortgagee (or trustee) for 10 days after notice to the mortgagee (or trustee) of such cancellation and shall then cease, and this Company shall have the right, on like notice, to cancel this agreement.

Whenever this Company shall pay the mortgagee (or trustee) any sum for loss under this policy and shall claim that, as to the mortgagor or owner, no liability therefor existed, this Company shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, at its option, pay to the mortgagee (or trustee) the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of said mortgagee's (or trustee's) claim.

11. Conformity to Statutes: The terms of this policy which are in conflict with the statutes of the state wherein this policy is issued are hereby amended to conform to such statutes.

KK5049

S.F. FORM

FORM 199NS
(Sept. 1954)

ENDORSEMENT BLANK (NEW STYLE)

DATED 4/14/75	ATTACHED TO AND FORMING PART OF	POLICY NO. 74 79 06	NAME OF INSURANCE COMPANY AETNA INSURANCE COMPANY
CLAIRE E. JANERO, ETAL			ISSUED TO (INSURED'S NAME & MAILING ADDRESS)
AGENCY AT UKIAH, CALIFORNIA		SIGNED	AGENT

This endorsement shall be considered to be a part of the first page of the policy to which it is attached.

Effective date of this endorsement is 4/14/75

Item No.	Amount Fire or Fire and Extended Cov- erage, or Other Peril	Per Cent of Co-insurance (Average) Applicable	DESCRIPTION AND LOCATION OF PROPERTY COVERED
			Show construction, type of roof and occupancy of building(s) covered or containing the property covered. If occupied as a dwelling state number of families.
1.	44,000	90%	ON A CLASS "D" BUILDING OCCUPIED AS (7 UNIT) FAMILY CARE HOME
2.	21,500	90%	ON A CLASS "D" BUILDING OCCUPIED AS (3 UNIT) FAMILY CARE HOME
3.	14,000	90%	ON A CLASS "D" BUILDING OCCUPIED AS (2 UNIT) FAMILY CARE HOME
4.	8,000	90%	ON A CLASS "D" GARAGE
5.	8,000	90%	ON CONTENTS IN ITEM #1
6.	5,000	90%	ON CONTENTS IN ITEM #2
7.	3,000	90%	ON CONTENTS IN ITEM #3
8.	1,500	90%	ON CONTENTS IN ITEM #4
9.	2,800	-	1965 PONTIAC CHIEF MOBILEHOUSE OCCUPIED AS DWELLING(TENANT OCC.) ALL SITUATE; 2451 ROAD "K" REDWOOD VALLEY, CALIFORNIA (1-9)b MENDOCINO CO., CA.

FOR COMPANY INFORMATION

Form No.(s)..... INSERT FORM NUMBER(S) AND EDITION DATE(S)..... attached.

KK5050

S.F. FORM



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Jan. 1972

EFFECTIVE TIME ENDORSEMENT

(For Use As Required With Policies Issued On or After Jan. 1, 1972 To Comply With Section 460 of the California Insurance Code or ORS 743.609 of the Oregon Insurance Code)

Except as hereinafter provided, this policy shall be effective and shall terminate at 12:01 A.M. (Standard Time) on the inception and expiration dates specified in this policy.

TO THE EXTENT ONLY THAT THE INSURANCE AFFORDED BY THIS POLICY IS ALSO PROVIDED BY OTHER INSURANCE TERMINATING AT NOON ON THE INCEPTION DATE OF THIS POLICY, INSURANCE UNDER THIS POLICY SHALL NOT BECOME EFFECTIVE UNTIL SUCH OTHER INSURANCE HAS TERMINATED.

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Jan. 1972

S.F. FORM



FORM No. 372-NS
(Nov. 1950)

MORTGAGEE CLAUSE

LOSS (IF ANY) UNDER THIS POLICY, ON BUILDINGS ONLY, SHALL BE PAYABLE TO THE MORTGAGEE(S), IF NAMED AS PAYEE(S) ON THE FIRST PAGE OF THIS POLICY, AS MORTGAGEE(S) UNDER ANY PRESENT OR FUTURE MORTGAGE UPON THE PROPERTY DESCRIBED IN AND COVERED BY THIS POLICY, AS INTEREST MAY APPEAR, AND IN ORDER OF PRECEDENCE OF SAID MORTGAGES. (A) THE TERMS "MORTGAGE", "MORTGAGEE" AND "MORTGAGOR" WHEREVER USED IN THIS RIDER SHALL BE DEEMED TO INCLUDE DEEDS OF TRUST AND THE RESPECTIVE PARTIES THERETO. (B) THIS INSURANCE, AS TO THE INTEREST OF THE MORTGAGEE ONLY THEREIN, SHALL NOT BE INVALIDATED BY ANY ACT OR NEGLECT OF THE MORTGAGOR OR OWNER OF THE DESCRIBED PROPERTY, NOR BY THE USE OF THE PREMISES FOR PURPOSES MORE HAZARDOUS THAN ARE PERMITTED BY THIS POLICY. (C) ANY MORTGAGEE WHO SHALL HAVE OR ACQUIRE KNOWLEDGE THAT THE PREMISES ARE BEING USED FOR PURPOSES MORE HAZARDOUS THAN ARE PERMITTED BY THIS POLICY OR THAT THE PREMISES HAVE BEEN VACANT OR UNOCCUPIED BEYOND THE PERIOD PERMITTED BY THIS POLICY, SHALL FORTHWITH NOTIFY THIS COMPANY THEREOF AND SHALL CAUSE THE CONSENT OF THE COMPANY THERETO TO BE NOTED ON THIS POLICY; AND IN THE EVENT OF FAILURE SO TO DO, ALL RIGHTS OF SUCH MORTGAGEE HEREUNDER SHALL FORTHWITH TERMINATE. (D) IN CASE THE MORTGAGOR OR OWNER SHALL FAIL TO PAY ANY PREMIUM DUE OR TO BECOME DUE UNDER THIS POLICY, THE MORTGAGEE HEREBY COVENANTS AND AGREES TO PAY THE SAME ON DEMAND. THE MORTGAGEE ALSO COVENANTS AND AGREES TO PAY ON DEMAND THE PREMIUM FOR ANY INCREASED HAZARD FOR THE TERM OF THE EXISTENCE THEREOF. (E) THIS COMPANY SHALL NOT BE LIABLE TO THE MORTGAGEE FOR A GREATER PROPORTION OF ANY LOSS THAN THE AMOUNT HEREBY INSURED SHALL BEAR TO THE WHOLE INSURANCE COVERING THE PROPERTY AGAINST THE PERIL INVOLVED, UNDER POLICIES ISSUED TO, HELD BY, OR PAYABLE TO THE MORTGAGEE, WHETHER COLLECTIBLE OR NOT. (F) THE POLICY PROVISIONS RELATING TO "MORTGAGEE INTERESTS AND OBLIGATIONS" ARE SPECIFICALLY REFERRED TO AND MADE A PART OF THIS RIDER.

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Nov. 1950

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BUILDING, EQUIPMENT, STOCK AND BLANKET FORM (\$100 DEDUCTIBLE APPLICABLE)

Insurance attaches only to those items specifically described in this policy for which a specific amount is shown and, unless otherwise provided, all conditions of this form and the provisions of the policy to which it is attached shall apply separately to each item covered.

DEDUCTIBLE CLAUSE: THE SUM OF \$100 SHALL BE DEDUCTED FROM THE AMOUNT WHICH WOULD OTHERWISE BE RECOVERABLE FOR EACH LOSS SEPARATELY OCCURRING TO PROPERTY COVERED HEREUNDER FROM FIRE, LIGHTNING OR OTHER PERILS INSURED AGAINST BY THIS POLICY, INCLUDING ENDORSEMENTS THERETO, AND THIS COMPANY SHALL BE LIABLE ONLY FOR ITS PROPORTION OF SUCH EXCESS. THIS DEDUCTIBLE SHALL APPLY SEPARATELY TO EACH BUILDING (OR STRUCTURE) INCLUDING ITS CONTENTS; SEPARATELY TO CONTENTS IN EACH BUILDING (OR STRUCTURE) IF SUCH BUILDING (OR STRUCTURE) IS NOT COVERED HEREUNDER; AND SEPARATELY TO ALL PERSONAL PROPERTY IN THE OPEN.

THIS CLAUSE DOES NOT APPLY TO PROPERTY OR PERILS SUBJECT TO A DEDUCTIBLE GREATER THAN \$100 BY THE PROVISIONS OF ANY FORM OR ENDORSEMENT ATTACHED TO THIS POLICY.

This clause does not apply to insurance covering Business Interruption, Tuition Fees, Extra Expense, Additional Living Expense, Rental Value or Leasehold Interest.

A. DESCRIPTION OF COVERAGE

When the insurance under this policy covers "Building," "Equipment," "All Property" or "Stock", such insurance shall cover in accordance with the following definitions, ALL SUBJECT TO THE SPECIFIC EXCLUSIONS AND MODIFICATIONS PROVIDED ELSEWHERE IN THIS POLICY:

BUILDING: Building or structure in its entirety, including all fixtures and machinery used for the service of the building itself, provided such fixtures and machinery are contained in or attached to and constitute a part of the building; additions in contact therewith; platforms, chutes, conveyors, bridges, trestles, canopies, gangways, and similar exterior structures attached thereto and located on the described premises, provided, that if the same connect with any other building or structure owned by the named Insured, then this insurance shall cover only such portion of the same situate on the described premises as lies between the building covered under this policy and a point midway between it and such other building or structure; also (a) awnings, signs, door and window shades and screens, storm doors and storm windows; (b) cleaning and fire fighting apparatus; (c) janitors' supplies, tools and implements; (d) materials and supplies intended for use in construction, alterations or repairs of the building. Provided, however, that property described in (a), (b), (c) and (d) immediately above must be, at the time of any loss, (1) the property of the named Insured who is the owner of the building; and (2) used for the maintenance or service of the building; and (3) contained in or attached to the building; and (4) not specifically covered under an item other than the "Building" item of this or any other policy.

EQUIPMENT: Equipment and personal property of every description, and, provided the described building is not owned by the named Insured, "IMPROVEMENTS AND BETTERMENTS." THIS COVERAGE DOES NOT INCLUDE "STOCK" AS DEFINED BELOW NOR PROPERTY COVERED UNDER THE "BUILDING" ITEM OF THIS OR ANY OTHER POLICY.

ALL PROPERTY (BLANKET): All property of an insurable nature, both real and personal, now existing or hereafter acquired, EXCEPT "STOCK" AS DEFINED BELOW.

STOCK: Stock of goods, wares and merchandise of every description, manufactured, unmanufactured, or in process of manufacture; materials and supplies which enter into the manufacture, packing, handling, shipping and sale of same; advertising materials; all being the property of the named Insured, or sold but not removed (it being understood that the value of stock sold but not removed shall be the Insured's selling price and that such value shall be considered as actual cash value in the application of any clauses forming a part of this policy); and the Insured's interest in materials, labor and charges furnished, performed on or incurred in connection with the property of others.

B. EXTENSIONS OF COVERAGE

1. ON-PREMISES: Personal property of the kind and nature covered under any item hereof shall be covered under the respective item (a) while in, on, or under sidewalks, streets, platforms, alleyways or open spaces, provided such property (1) is located within fifty (50) feet of the described "Building," or (2) in the case of materials and supplies intended for use in construction, alterations or repairs of the described "Building," is located within one hundred (100) feet of said "Building"; and (b) while in or on cars and vehicles within three hundred (300) feet of the described "Building"; and (c) while in or on barges and scows or other vessels within one hundred (100) feet of the described premises. PROVIDED THAT PROPERTY COVERED BY MARINE, INLAND MARINE OR TRANSPORTATION INSURANCE OF ANY KIND, SHALL NOT BE COVERED UNDER THIS EXTENSION CLAUSE. The word "premises" is substituted above for the word "Building" if property in more than one building is covered blanket under one amount of insurance.

2. OFF-PREMISES: (Applicable only when the eighty per cent (80%) or higher Coinsurance Clause [Average Clause] applies): The Insured may apply up to two percent (2%) of the amount of insurance, BUT NOT EXCEEDING FIVE THOUSAND DOLLARS (\$5,000.00), to cover the described property, OTHER THAN MERCHANDISE OR STOCK (RAW, IN PROCESS, OR FINISHED), while temporarily removed from the described premises for purposes of cleaning, repairing, reconstruction or restoration.

THIS EXTENSION OF COVERAGE SHALL: (a) NOT APPLY TO DWELLING OR FARM PROPERTY; (b) NOT APPLY TO PROPERTY IN TRANSIT NOR TO PROPERTY ON ANY PREMISES OWNED, LEASED, OPERATED OR CONTROLLED BY THE INSURED; (c) NOT APPLY EXCEPT AS EXCESS OVER THE AMOUNT DUE FROM ANY OTHER INSURANCE COVERING THE PROPERTY, WHETHER COLLECTIBLE OR NOT; AND (d) IN NO WISE INURE DIRECTLY OR INDIRECTLY TO THE BENEFIT OF ANY CARRIER OR OTHER BAILEE.

3. PROPERTY OF OTHERS: To the extent that the named Insured shall be liable by law for loss thereto or shall prior to loss have specifically assumed liability therefor, any item of this policy covering on personal property shall also cover property of the kind and nature described in such item, at the location(s) herein indicated, held in trust, or on consignment or commission, or on joint account with others, or left for storage or repairs.

4. DEBRIS REMOVAL: This insurance covers expense incurred in the removal of debris of the property covered hereunder, which may be occasioned by loss caused by any of the perils insured against in this policy.

THE TOTAL LIABILITY UNDER THIS POLICY FOR BOTH LOSS TO PROPERTY AND DEBRIS REMOVAL EXPENSE SHALL NOT EXCEED THE AMOUNT OF INSURANCE APPLYING UNDER THIS POLICY TO THE PROPERTY COVERED.

Debris removal expense shall not be considered in the determination of actual cash value in the application of any clause forming a part of this policy.

UNDER EXTENSIONS 1, 2, 3 AND 4 ABOVE, THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS THAN THE AMOUNT OF INSURANCE UNDER THIS POLICY BEARS TO THE WHOLE AMOUNT OF INSURANCE COVERING THE PROPERTY AGAINST THE PERIL CAUSING THE LOSS, WHETHER OR NOT SUCH OTHER INSURANCE CONTAINS SUCH EXTENSIONS.

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C. EXCLUSIONS

1. IN ADDITION TO PROPERTY EXPRESSLY EXCLUDED FROM COVERAGE BY ANY PROVISION OF THIS FORM OR OTHER ENDORSEMENT ATTACHED TO THIS POLICY, THE FOLLOWING ARE NOT COVERED UNDER ANY ITEM OF THIS POLICY AND ARE TO BE EXCLUDED IN THE APPLICATION OF ANY "AVERAGE CLAUSE" OR "DISTRIBUTION CLAUSE": LAND VALUES; MACHINE SHOP OR FOUNDRY PATTERNS; AIRCRAFT; BOATS; MOTOR VEHICLES LICENSED FOR USE ON PUBLIC THOROUGHFARES; ACCOUNTS, BILLS, CURRENCY, DEEDS, EVIDENCES OF DEBT, MONEY, SECURITIES, BULLION OR MANUSCRIPTS, EXCEPT AS MAY BE SPECIFICALLY PROVIDED IN THE CLAUSE OF THIS FORM TITLED "RECORDS"; LAWNS, TREES, PLANTS OR SHRUBS, UNLESS (a) SPECIFICALLY COVERED UNDER A SEPARATE ITEM OF INSURANCE, OR (b) WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF AND THEN ONLY WHEN OTHERWISE COVERED UNDER AN ITEM OF THIS POLICY.

2. NO ITEM OF THIS POLICY SHALL ATTACH TO OR BECOME INSURANCE UPON ANY PROPERTY, INCLUDED WITHIN THE DESCRIPTION OF SUCH ITEM, WHICH AT THE TIME OF ANY LOSS

- (a) IS MORE SPECIFICALLY DESCRIBED AND COVERED UNDER ANOTHER ITEM OF THIS POLICY, OR UNDER ANY OTHER POLICY CARRIED BY OR IN THE NAME OF THE INSURED NAMED HEREIN (this section (a) not applicable to "blanket" insurance written hereunder at an average blanket rate), OR
- (b) BEING THE PROPERTY OF OTHERS IS COVERED BY INSURANCE CARRIED BY OR IN THE NAME OF OTHERS THAN THE INSURED NAMED HEREIN.

UNTIL THE LIABILITY OF INSURANCE DESCRIBED UNDER (a) OR (b) HAS FIRST BEEN EXHAUSTED, AND SHALL THEN COVER ONLY THE EXCESS OF VALUE OF SUCH PROPERTY OVER AND ABOVE THE AMOUNT PAYABLE UNDER SUCH OTHER INSURANCE, WHETHER COLLECTIBLE OR NOT. THIS CLAUSE SHALL NOT BE APPLICABLE TO PROPERTY OF OTHERS FOR THE LOSS OF WHICH THE INSURED NAMED HEREIN IS LIABLE BY LAW OR HAS PRIOR TO ANY LOSS SPECIFICALLY ASSUMED LIABILITY.

3. LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, ALL WHETHER CONTROLLED OR UNCONTROLLED, OR DUE TO ANY ACT OR CONDITION INCIDENT TO ANY OF THE FOREGOING, IS NOT INSURED AGAINST BY THIS POLICY, WHETHER SUCH LOSS BE DIRECT OR INDIRECT, PROXIMATE OR REMOTE, OR BE IN WHOLE OR IN PART CAUSED BY, CONTRIBUTED TO, OR AGGRAVATED BY ANY OF THE PERILS INSURED AGAINST BY THIS POLICY. (This clause not applicable to the perils of fire and lightning, see OTHER PROVISIONS).

4. THIS COMPANY SHALL NOT BE LIABLE FOR LOSS

- (a) RESULTING FROM ANY ELECTRICAL INJURY OR DISTURBANCE TO ELECTRICAL APPLIANCES, DEVICES, FIXTURES OR WIRING CAUSED BY ELECTRICAL CURRENTS ARTIFICIALLY GENERATED UNLESS FIRE ENSUES AND, IF FIRE DOES ENSUE, THIS COMPANY SHALL BE LIABLE ONLY FOR ITS PROPORTION OF LOSS CAUSED BY SUCH ENSUING FIRE.
- (b) CAUSED BY OR RESULTING FROM POWER, HEATING OR COOLING FAILURE, UNLESS SUCH FAILURE RESULTS FROM PHYSICAL DAMAGE TO POWER, HEATING OR COOLING EQUIPMENT SITUATED ON PREMISES WHERE THE PROPERTY COVERED IS LOCATED, CAUSED BY THE PERIL(S) INSURED AGAINST. HOWEVER, THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS SPECIFICALLY EXCLUDED UNDER (1) THE RIOT PROVISIONS OF THE EXTENDED COVERAGE ENDORSEMENT, OR (2) THE VANDALISM AND MALICIOUS MISCHIEF ENDORSEMENT.
- (c) OCCASIONED DIRECTLY OR INDIRECTLY BY ENFORCEMENT OF ANY LOCAL OR STATE ORDINANCE OR LAW REGULATING THE CONSTRUCTION, REPAIR OR DEMOLITION OF BUILDING(S) OR STRUCTURE(S), UNLESS SUCH LIABILITY IS OTHERWISE SPECIFICALLY ASSUMED BY ENDORSEMENT HEREON.

D. CONDITIONS AND LIMITATIONS

1. AVERAGE CLAUSE (THIS CLAUSE VOID UNLESS PERCENTAGE IS INSERTED ON THE FIRST PAGE OF THIS POLICY) (The term "Co-Insurance Clause" wherever used in this policy shall be deemed to mean "Average Clause"): IN EVENT OF LOSS TO PROPERTY DESCRIBED IN ANY ITEM OF THIS POLICY AS TO WHICH ITEM A PERCENTAGE FIGURE IS INSERTED ON THE FIRST PAGE OF THIS POLICY, THIS COMPANY SHALL BE LIABLE FOR NO GREATER PROPORTION OF SUCH LOSS THAN THE AMOUNT OF INSURANCE SPECIFIED IN SUCH ITEM BEARS TO THE PERCENTAGE, SPECIFIED ON THE FIRST PAGE OF THIS POLICY, OF THE ACTUAL CASH VALUE OF THE PROPERTY DESCRIBED IN SUCH ITEM AT THE TIME OF LOSS, NOR FOR MORE THAN THE PROPORTION WHICH THE AMOUNT OF INSURANCE SPECIFIED IN SUCH ITEM BEARS TO THE TOTAL INSURANCE ON THE PROPERTY DESCRIBED IN SUCH ITEM AT THE TIME OF LOSS.

2. WAIVER OF INVENTORY AND APPRAISEMENT CLAUSE: If any item of this policy is subject to the conditions of the Average Clause (Paragraph 1 hereof), it is also provided that when an aggregate claim for any loss to the property described in any such item of this policy is both less than Five Thousand Dollars (\$5,000.00) and less than two per cent (2%) of the total amount of insurance upon the property described in such item at the time such loss occurs, it shall not be necessary for the Insured to make a special inventory or appraisal of the undamaged property, BUT NOTHING HEREIN CONTAINED SHALL OPERATE TO WAIVE THE APPLICATION OF THE AVERAGE CLAUSE TO ANY SUCH LOSS.

3. VACANCY AND UNOCCUPANCY PENALTY: These provisions are applicable only to fire, lightning, and removal relating thereto, and to building(s) and contents as covered.

The conditions of the policy suspending or restricting insurance while the described building is vacant or unoccupied beyond a period of 60 consecutive days are waived but only to the extent as provided for herein.

THE AMOUNT OF LOSS DUE UNDER THIS POLICY SHALL BE REDUCED BY 15 PER CENT WHILE THE INVOLVED BUILDING(S) IS VACANT OR UNOCCUPIED BEYOND A PERIOD OF 60 CONSECUTIVE DAYS. This penalty will not be applicable during the period of any extension whereby the 60 day period is extended by endorsement.

Definitions: (a) Vacant — containing no contents pertaining to operations or activities customary to occupancy of the building.
(b) Unoccupied — containing contents pertaining to the occupancy of the building while operations or other customary activities are suspended.

A building shall not be considered as vacant or unoccupied: (a) While in the course of construction; or (b) While any portion of the building is occupied or in operation; or (c) While any other building owned or used by the Insured and located on the same premises is occupied or in operation.

If the subject of insurance (whether building, contents or both) is of a seasonal nature and the premises are normally unoccupied during certain portions of the year, permission is hereby granted to be unoccupied consistent with seasonal operations (not vacant) but in no event to exceed ten consecutive months.

These provisions will not abrogate or modify other conditions in the policy or in any endorsements attached.

Any penalty provided for herein shall be computed and applied after the application of any other penalty, limit(s) of liability, deductible(s) or other provisions.

4. RECORDS: THIS POLICY LIMITS COVERAGE (a) ON BOOKS OF ACCOUNT, ABSTRACTS, DRAWINGS, CARD INDEX SYSTEMS AND OTHER RECORDS (EXCEPT FILM, TAPE, DISC, DRUM, CELL AND OTHER MAGNETIC RECORDING OR STORAGE MEDIA FOR ELECTRONIC DATA PROCESSING), TO NOT EXCEEDING THE COST OF BLANK BOOKS, CARDS OR OTHER BLANK MATERIAL PLUS THE COST OF LABOR INCURRED BY THE INSURED FOR TRANSCRIBING OR COPYING SUCH RECORDS; (b) ON FILM, TAPE, DISC, DRUM, CELL AND OTHER MAGNETIC RECORDING OR STORAGE MEDIA FOR ELECTRONIC DATA PROCESSING, TO NOT EXCEEDING THE COST OF SUCH MEDIA IN UNEXPOSED OR BLANK FORM.

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5. IMPROVEMENTS AND BETTERMENTS: "IMPROVEMENTS AND BETTERMENTS" in or to buildings not owned by the named Insured at any location hereinbefore described, provided such "IMPROVEMENTS AND BETTERMENTS" are covered under this policy as property of the named Insured, are subject to the following provisions:

- (a) The term "Improvements and Betterments" wherever used in this policy is defined as fixtures, alterations, installations, or additions comprising a part of the described building and made or acquired at the expense of the Insured exclusive of rent paid by the Insured, but which are not legally subject to removal by the Insured.
- (b) The word "Lease" wherever used in this policy shall mean the lease or rental agreement, whether written or oral, in effect as of the time of loss.
- (c) In the event Improvements and Betterments are damaged or destroyed during the term of this policy by the perils insured against, THE LIABILITY OF THIS COMPANY SHALL BE DETERMINED AS FOLLOWS:
 - (1) If repaired or replaced at the expense of the Insured within a reasonable time after such loss, the actual cash value of the damaged or destroyed Improvements and Betterments.
 - (2) IF NOT REPAIRED OR REPLACED WITHIN A REASONABLE TIME AFTER SUCH LOSS, THAT PROPORTION OF THE ORIGINAL COST AT TIME OF INSTALLATION OF THE DAMAGED OR DESTROYED IMPROVEMENTS AND BETTERMENTS WHICH THE UNEXPIRED TERM OF THE LEASE AT THE TIME OF LOSS BEARS TO THE PERIOD(S) FROM THE DATE(S) SUCH IMPROVEMENTS AND BETTERMENTS WERE MADE TO THE EXPIRATION DATE OF THE LEASE.
 - (3) IF REPAIRED OR REPLACED AT THE EXPENSE OF OTHERS FOR THE USE OF THE INSURED, THERE SHALL BE NO LIABILITY HEREUNDER.

E. OTHER PROVISIONS

1. LOSS CLAUSE: Any loss hereunder shall not reduce the amount of this policy.

2. BREACH OF WARRANTY CLAUSE: If a breach of any warranty or condition contained in any rider attached to or made a part of this policy shall occur, which breach by the terms of such warranty or condition shall operate to suspend or avoid this insurance, it is agreed that such suspension or avoidance due to such breach, shall be effective only during the continuance of such breach and then only as to the building, fire division, contents therein, or other separate location to which such warranty or condition has reference and in respect of which such breach occurs.

3. SUBROGATION WAIVER CLAUSE: This insurance shall not be invalidated should the Insured waive in writing any or all right of recovery against any party for loss, PROVIDED, HOWEVER, THAT IN THE EVENT THE INSURED WAIVES ONLY A PART OF HIS RIGHTS AGAINST ANY PARTICULAR THIRD PARTY, THIS COMPANY SHALL BE SUBROGATED WITH RESPECT TO ALL RIGHTS OF RECOVERY WHICH THE INSURED MAY RETAIN AGAINST ANY SUCH THIRD PARTY FOR LOSS FROM THE PERILS INSURED AGAINST TO THE EXTENT THAT PAYMENT THEREFOR IS MADE BY THIS COMPANY; ALL SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS:

- (a) If made before loss has occurred, such agreement may run in favor of any third party;
- (b) IF MADE AFTER LOSS HAS OCCURRED, SUCH AGREEMENT MAY RUN ONLY IN FAVOR OF A THIRD PARTY FALLING WITHIN ONE OF THE FOLLOWING CATEGORIES AT THE TIME OF LOSS:
 - (1) A THIRD PARTY INSURED UNDER THIS POLICY; OR
 - (2) A CORPORATION, FIRM, OR ENTITY (a) OWNED OR CONTROLLED BY THE NAMED INSURED OR IN WHICH THE NAMED INSURED OWNS CAPITAL STOCK OR OTHER PROPRIETARY INTEREST, OR (b) OWNING OR CONTROLLING THE NAMED INSURED OR OWNING OR CONTROLLING CAPITAL STOCK OR OTHER PROPRIETARY INTEREST IN THE NAMED INSURED; OR
 - (3) A TENANT OF THE NAMED INSURED.

4. PERMITS AND AGREEMENTS CLAUSE: Permission granted: (a) For such use of the premises as is usual and incidental to the business conducted therein and for existing and increased hazards and for change in use or occupancy except as to any specific hazard, use, or occupancy prohibited by the express terms of this policy or by any endorsement thereto; (b) To keep and use all articles and materials, usual and incidental to said business, in such quantities as the exigencies of the business require; (c) For the building(s) to be in course of construction, alteration or repair, all without limit of time but without extending the term of this policy, and to build additions thereto, and this policy, under its respective item(s), shall cover on or in such additions in contact with such building(s).

This insurance shall not be prejudiced: (1) By any act or neglect of the owner of the building(s) if the Insured is not the owner thereof, or by any act or neglect of any occupant of the building(s) (other than the named Insured), when such act or neglect of the owner or occupant is not within the control of the named Insured; (2) By failure of the named Insured to comply with any warranty or condition contained in any form, rider or endorsement attached to this policy with regard to any portion of the premises over which the named Insured has no control; nor (3) shall this insurance be prejudiced by any error in stating the name, number, street or location of any building(s) covered hereunder, or of building(s) and contents if covered under a single item of insurance.

5. MORTGAGEE CLAUSE: (THIS ENTIRE CLAUSE IS VOID UNLESS NAME OF MORTGAGEE OR TRUSTEE IS INSERTED ON THE FIRST PAGE OF THIS POLICY IN SPACE PROVIDED THEREFOR): If another mortgagee or loss payable endorsement applicable to buildings is separately attached to this policy, such other endorsements shall supersede the provisions of this clause. Loss (if any) under this policy, ON BUILDINGS ONLY, shall be payable to the mortgagee(s), if named as payee(s) on the first page of this policy, as mortgagee(s) under any present or future mortgage upon the property described in and covered by this policy, as interest may appear, and in order of precedence of said mortgages. (a) The terms "mortgagee," "mortgagee" and "mortgagor" wherever used in this clause shall be deemed to include deeds of trust and the respective parties thereto. (b) This insurance, as to the interest of the mortgagee only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the described property, nor by the use of the premises for purposes more hazardous than are permitted by this policy. (c) Any mortgagee who shall have or acquire knowledge that the premises are being used for purposes more hazardous than are permitted by this policy or that the premises have been vacant or unoccupied beyond the period permitted by this policy, shall forthwith notify this Company thereof and shall cause the consent of the Company thereto to be noted on this policy; and in the event of failure so to do, all rights of such mortgagee hereunder shall forthwith terminate. (d) In case the mortgagor or owner shall fail to pay any premium due or to become due under this policy, the mortgagee hereby covenants and agrees to pay the same on demand. The mortgagee also covenants and agrees to pay on demand the premium for any increased hazard for the term of the existence thereof. (e) This Company shall not be liable to the mortgagee for a greater proportion of any loss than the amount hereby insured shall bear to the whole insurance covering the property against the peril involved, under policies issued to, held by, or payable to the mortgagee, whether collective or not. (f) The policy provisions relating to "Mortgagee Interests and Obligations" are specifically referred to and made a part of this clause.

6. LIBERALIZATION CLAUSE: If during the period that insurance is in force under this policy, or within forty-five (45) days prior to the inception date thereof, on behalf of this Company there be adopted, or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which this form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the Insured hereunder as though such endorsement or substitution of form had been made.

THIS POLICY OR ENDORSEMENTS ATTACHED HERETO IS NOT INTEND-

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been made.

7. NUCLEAR CLAUSE: THE WORD "FIRE" IN THIS POLICY OR ENDORSEMENTS ATTACHED HERETO IS NOT INTENDED TO AND DOES NOT EMBRACE NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, ALL WHETHER CONTROLLED OR UNCONTROLLED, AND LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS NOT INTENDED TO BE AND IS NOT INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS, WHETHER SUCH LOSS BE DIRECT OR INDIRECT, PROXIMATE OR REMOTE, OR BE IN WHOLE OR IN PART CAUSED BY, CONTRIBUTED TO, OR AGGRAVATED BY "FIRE" OR ANY OTHER PERILS INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS; HOWEVER, SUBJECT TO THE FOREGOING AND ALL PROVISIONS OF THIS POLICY, DIRECT LOSS BY "FIRE" RESULTING FROM NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS INSURED AGAINST BY THIS POLICY.

8. DEFERRED PREMIUM PAYMENT PLAN: IF THE INSURED ELECTS TO PAY THE PREMIUM IN EQUAL ANNUAL PAYMENTS AS INDICATED ON THE FIRST PAGE OF THIS POLICY, THE PREMIUM FOR THIS POLICY IS HEREBY MADE SO PAYABLE, PROVIDED THAT NO PAYMENT SHALL BE LESS THAN THE MINIMUM PREMIUM APPLICABLE.

IF THE INSURED IS IN DEFAULT OF ANY SUCH PREMIUM PAYMENT AND THIS COMPANY ELECTS TO CANCEL THIS POLICY, NOTICE OF CANCELLATION SHALL BE IN ACCORDANCE WITH THE PROVISIONS OF THIS POLICY, BUT IN SUCH CASE ANY PORTIONS OF THE PREMIUM PREVIOUSLY PAID SHALL BE EARNED BY THIS COMPANY.

F. EXTENDED COVERAGE ENDORSEMENT

EFFECTIVE ONLY WHEN PREMIUM FOR EXTENDED COVERAGE IS INSERTED IN THE SPACE PROVIDED ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREON.

In consideration of the premium for this coverage, and subject to the provisions herein and in the policy to which this endorsement is attached including endorsements thereon, this policy is extended to insure against direct loss by windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles, and smoke, except as hereinafter provided.

PROVISIONS APPLICABLE ONLY TO WINDSTORM AND HAIL: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY FROST OR COLD WEATHER, OR ICE (OTHER THAN HAIL), SNOW OR SLEET, WHETHER DRIVEN BY WIND OR NOT.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING(S) OR THE PROPERTY COVERED THEREIN CAUSED: (a) BY RAIN, SNOW, SAND OR DUST, WHETHER DRIVEN BY WIND OR NOT, UNLESS THE BUILDING(S) COVERED OR CONTAINING THE PROPERTY COVERED SHALL FIRST SUSTAIN AN ACTUAL DAMAGE TO ROOF OR WALLS BY THE DIRECT ACTION OF WIND OR HAIL AND THEN SHALL BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING(S) OR THE PROPERTY COVERED THEREIN AS MAY BE CAUSED BY RAIN, SNOW, SAND OR DUST ENTERING THE BUILDING(S) THROUGH OPENINGS IN THE ROOF OR WALLS MADE BY DIRECT ACTION OF WIND OR HAIL; OR (b) BY WATER FROM SPRINKLER EQUIPMENT OR FROM OTHER PIPING, UNLESS SUCH EQUIPMENT OR PIPING BE DAMAGED AS A DIRECT RESULT OF WIND OR HAIL.

UNLESS AN ADDITIONAL PREMIUM IS CHARGED AND THIS POLICY IS SPECIFICALLY ENDORSED TO PROVIDE FOR COVERAGE OF WINDSTORM AND HAIL DAMAGE TO THE FOLLOWING PROPERTY, THIS COMPANY SHALL NOT BE LIABLE FOR WINDSTORM OR HAIL DAMAGE TO: (a) WINDMILLS, WIND PUMPS OR THEIR TOWERS; (b) CROP SILOS OR THEIR CONTENTS; (c) METAL SMOKESTACKS; OR (d) UNLESS WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF: (1) GRAIN, HAY, STRAW OR OTHER CROPS; (2) LAWNS, TREES, SHRUBS OR PLANTS; (3) AWNINGS OR CANOPIES (FABRIC OR SLAT), INCLUDING THEIR SUPPORTS; (4) SIGNS OR RADIO OR TELEVISION ANTENNAS, INCLUDING THEIR LEAD-IN WIRING, MASTS OR TOWERS.

PROVISIONS APPLICABLE ONLY TO EXPLOSION: Loss by explosion shall include direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the firebox (or combustion chamber) of any fired vessel or within the flues or passages which conduct the gases of combustion therefrom.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED.

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operations or activities customary to occupancy of the building. (b)

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THE FOLLOWING ARE NOT EXPLOSIONS WITHIN THE INTENT OR MEANING OF THESE PROVISIONS: (a) SHOCK WAVES CAUSED BY AIRCRAFT, GENERALLY KNOWN AS "SONIC BOOM;" (b) ELECTRIC ARCING; (c) RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAK-DOWN; (d) WATER HAMMER; (e) RUPTURE OR BURSTING OF WATER PIPES; (f) RUPTURE OR BURSTING DUE TO EXPANSION OR SWELLING OF THE CONTENTS OF ANY BUILDING OR STRUCTURE, CAUSED BY OR RESULTING FROM WATER; (g) RUPTURE, BURSTING OR OPERATION OF PRESSURE RELIEF DEVICES.

Any other explosion clause made a part of this policy is superseded by this endorsement.

PROVISIONS APPLICABLE ONLY TO RIOT, RIOT ATTENDING A STRIKE AND CIVIL COMMO-TION: Loss by riot, riot attending a strike or civil commotion shall include direct loss by acts of striking employees of the owner or tenant(s) of the described building(s) while occupied by said striking employees and shall also include direct loss from pillage and looting occurring during and at the immediate place of a riot, riot attending a strike or civil commotion. UNLESS SPECIFICALLY ENDORSED HEREON, THIS COMPANY SHALL NOT BE LIABLE FOR LOSS RESULTING FROM DAMAGE TO OR DESTRUCTION OF THE DESCRIBED PROPERTY DUE TO CHANGE IN TEMPERATURE OR HUMIDITY OR INTERRUPTION OF OPERATIONS WHETHER OR NOT SUCH LOSS IS COVERED BY THIS POLICY AS TO OTHER PERILS.

PROVISIONS APPLICABLE ONLY TO LOSS BY AIRCRAFT AND VEHICLES: The term "aircraft," as used in this endorsement, shall include self-propelled missiles and spacecraft. The term "vehicles," as used in this endorsement, means vehicles running on land or tracks BUT NOT AIRCRAFT. LOSS BY AIRCRAFT OR BY VEHICLES SHALL INCLUDE ONLY DIRECT LOSS RESULTING FROM ACTUAL PHYSICAL CONTACT OF AN AIRCRAFT OR A VEHICLE WITH THE PROPERTY COVERED HEREUNDER OR WITH THE BUILDING(S) CONTAINING THE PROPERTY COVERED HEREUNDER, EXCEPT THAT LOSS BY AIRCRAFT INCLUDES DIRECT LOSS BY OBJECTS FALLING THEREFROM. THIS COMPANY SHALL NOT BE LIABLE FOR LOSS: (a) BY ANY VEHICLE OWNED OR OPERATED BY AN INSURED OR BY ANY TENANT OF THE DESCRIBED PREMISES; (b) BY ANY VEHICLE TO FENCES, DRIVEWAYS, WALKS OR, UNLESS WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF, TO LAWNS, TREES, SHRUBS OR PLANTS; (c) TO ANY AIRCRAFT OR VEHICLE INCLUDING CONTENTS THEREOF OTHER THAN STOCKS OF AIRCRAFT OR VEHICLES IN PROCESS OF MANUFACTURE OR FOR SALE.

PROVISIONS APPLICABLE ONLY TO SMOKE: The term "smoke" as used in this endorsement means only smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, ONLY WHEN SUCH UNIT IS CONNECTED TO A CHIMNEY BY A SMOKE PIPE OR VENT PIPE, AND WHILE IN OR ON THE DESCRIBED PREMISES BUT NOT SMOKE FROM FIRE-PLACES OR INDUSTRIAL APPARATUS.

WAR RISK EXCLUSION: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY (a) HOSTILE OR WARLIKE ACTION IN TIME OF PEACE OR WAR, INCLUDING ACTION IN HINDERING, COMBATING OR DEFENDING AGAINST AN ACTUAL, IMPENDING OR EXPECTED ATTACK, (1) BY ANY GOVERNMENT OR SOVEREIGN POWER (DE JURE OR DE FACTO), OR BY ANY AUTHORITY MAINTAINING OR USING MILITARY, NAVAL OR AIR FORCES; OR (2) BY MILITARY, NAVAL OR AIR FORCES; OR (3) BY AN AGENT OF ANY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES, IT BEING UNDERSTOOD THAT ANY DISCHARGE, EXPLOSION OR USE OF ANY WEAPON OF WAR EMPLOYING NUCLEAR FISSION OR FUSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE ACTION BY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES; (b) INSURRECTION, REBELLION, REVOLUTION, CIVIL WAR, USURPED POWER, OR ACTION TAKEN BY GOVERNMENTAL AUTHORITY IN HINDERING, COMBATING OR DEFENDING AGAINST SUCH AN OCCURRENCE.

WATER EXCLUSION: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED BY, RESULTING FROM, CONTRIBUTED TO OR AGGRAVATED BY ANY OF THE FOLLOWING—

- (a) FLOOD, SURFACE WATER, WAVES, TIDAL WATER OR TIDAL WAVE, OVERFLOW OF STREAMS OR OTHER BODIES OF WATER, OR SPRAY FROM ANY OF THE FOREGOING, ALL WHETHER DRIVEN BY WIND OR NOT;
- (b) WATER WHICH BACKS UP THROUGH SEWERS OR DRAINS;
- (c) WATER BELOW THE SURFACE OF THE GROUND INCLUDING THAT WHICH EXERTS PRESSURE ON OR FLOWS, SEEPS OR LEAKS THROUGH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS, BASEMENT OR OTHER FLOORS, OR THROUGH DOORS, WINDOWS OR ANY OTHER OPENINGS IN SUCH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS OR FLOORS;

UNLESS LOSS BY EXPLOSION AS INSURED AGAINST HEREUNDER ENSUES, AND THEN THIS COMPANY SHALL BE LIABLE FOR ONLY SUCH ENSUING LOSS.

OTHER PROVISIONS:

A claim for loss by any peril insured against by this endorsement shall not be barred because of change of occupancy, nor because of vacancy or unoccupancy.

THIS ENDORSEMENT DOES NOT INCREASE THE AMOUNT(S) OF INSURANCE PROVIDED IN THIS POLICY.

APPORTIONMENT: THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, FROM ANY PERIL OR PERILS INCLUDED IN THIS ENDORSEMENT THAN (1) THE AMOUNT OF INSURANCE UNDER THIS POLICY BEARS TO THE WHOLE AMOUNT OF FIRE INSURANCE COVERING THE PROPERTY, OR WHICH WOULD HAVE COVERED THE PROPERTY EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, WHETHER COLLECTIBLE OR NOT, AND WHETHER OR NOT SUCH OTHER FIRE INSURANCE COVERS AGAINST THE ADDITIONAL PERIL OR PERILS INSURED HEREUNDER, NOR (2) FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, THAN THE AMOUNT HEREBY INSURED BEARS TO ALL INSURANCE WHETHER COLLECTIBLE OR NOT, COVERING IN ANY MANNER SUCH LOSS, OR WHICH WOULD HAVE COVERED SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE; EXCEPT IF ANY TYPE OF INSURANCE OTHER THAN FIRE EXTENDED TO COVER ADDITIONAL PERILS OR WINDSTORM INSURANCE APPLIES TO ANY LOSS TO WHICH THIS INSURANCE ALSO APPLIES, OR WOULD HAVE APPLIED TO ANY SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, THE LIMIT OF LIABILITY OF EACH TYPE OF INSURANCE FOR SUCH LOSS, HEREBY DESIGNATED AS "JOINT LOSS," SHALL FIRST BE DETERMINED AS IF IT WERE THE ONLY INSURANCE, AND THIS TYPE OF INSURANCE SHALL BE LIABLE FOR NO GREATER PROPORTION OF JOINT LOSS THAN THE LIMIT OF ITS LIABILITY FOR SUCH LOSS BEARS TO THE SUM OF ALL SUCH LIMITS. THE LIABILITY OF THIS COMPANY (UNDER THIS ENDORSEMENT) FOR SUCH JOINT LOSS SHALL BE LIMITED TO ITS PROPORTIONATE PART OF THE AGGREGATE LIMIT OF THIS AND ALL OTHER INSURANCE OF THE SAME TYPE. THE WORDS "JOINT LOSS," AS USED IN THE FOREGOING, MEAN THAT PORTION OF THE LOSS IN EXCESS OF THE HIGHEST DEDUCTIBLE, IF ANY, TO WHICH THIS ENDORSEMENT AND OTHER TYPES OF INSURANCE ABOVE REFERRED TO BOTH APPLY.

PROVISIONS APPLICABLE ONLY WHEN THIS ENDORSEMENT IS ATTACHED TO A POLICY COVERING BUSINESS INTERRUPTION, TUITION FEES, EXTRA EXPENSE, ADDITIONAL LIVING EXPENSE, RENT OR RENTAL VALUE, LEASEHOLD INTEREST OR OTHER CONSEQUENTIAL LOSS: THE TERM "DIRECT," AS APPLIED TO LOSS, MEANS LOSS, AS LIMITED AND CONDITIONED IN SUCH POLICY, RESULTING FROM DIRECT LOSS TO DESCRIBED PROPERTY FROM THE PERIL(S) INSURED AGAINST; AND WHILE THE BUSINESS OF THE OWNER OR TENANT(S) OF THE DESCRIBED BUILDING(S) IS INTERRUPTED BY A STRIKE AT THE DESCRIBED LOCATION, THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS DUE TO INTERFERENCE BY ANY PERSON(S) WITH REBUILDING, REPAIRING OR REPLACING THE PROPERTY DAMAGED OR DESTROYED OR WITH THE RESUMPTION OR CONTINUATION OF BUSINESS.

Caution: WHEN THIS ENDORSEMENT IS PURCHASED WITH ONE POLICY, THE INSURED SHOULD SECURE LIKE COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.

KK5056

G. VANDALISM AND MALICIOUS MISCHIEF ENDORSEMENT

EFFECTIVE ONLY WHEN PREMIUM FOR THIS COVERAGE IS SHOWN ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREON AND ONLY WHEN THE EXTENDED COVERAGE ENDORSEMENT IS ALSO MADE EFFECTIVE.

In consideration of the premium for this coverage, and subject to the provisions of this policy and the Extended Coverage Endorsement, the coverage under said Extended Coverage Endorsement is extended to include direct loss by Vandalism and Malicious Mischief.

PROVISIONS APPLICABLE ONLY TO VANDALISM AND MALICIOUS MISCHIEF: The terms "vandalism" and "malicious mischief"; as used herein mean only willful and malicious damage to or destruction of the property covered hereunder.

(1) THIS COMPANY SHALL NOT BE LIABLE FOR LOSS IF THE DESCRIBED BUILDING(S) HAD BEEN VACANT OR UNOCCUPIED BEYOND A PERIOD OF THIRTY (30) CONSECUTIVE DAYS IMMEDIATELY PRECEDING THE LOSS, WHETHER OR NOT SUCH PERIOD COMMENCED PRIOR TO THE INCEPTION DATE OF THIS COVERAGE; but a building in process of construction shall not be deemed vacant or unoccupied, nor shall the unoccupancy provision be applicable to private dwelling property.

Definitions: (a) Vacant-containing no contents pertaining to operations or activities customary to occupancy of the building. (b) Unoccupied-containing contents pertaining to occupancy of the building while operations or other customary activities are suspended.

A suspension of operations or period of inactivity during part of each year which is usual and incidental to the described occupancy of the building shall not be deemed unoccupancy.

(2) THIS COMPANY SHALL NOT BE LIABLE FOR LOSS: (a) TO GLASS (OTHER THAN GLASS BUILDING BLOCKS) CONSTITUTING A PART OF A BUILDING, STRUCTURE OR AN OUTSIDE SIGN; (b) BY PILFERAGE, THEFT, BURGLARY OR LARCENY, EXCEPT THAT THIS COMPANY SHALL BE LIABLE FOR WILLFUL DAMAGE TO THE BUILDING(S) COVERED HEREUNDER CAUSED BY BURGLARS; (c) BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED; OR BY RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAKDOWN; (d) FROM DEPRECIATION, DELAY, DETERIORATION OR LOSS OF MARKET; NOR, UNLESS SPECIFICALLY ENDORSED HEREON, FOR ANY LOSS RESULTING FROM CHANGE IN TEMPERATURE OR HUMIDITY.

Page 4 of 4

Paste Here To Attach To Policy

KK5057

1 Concealment, fraud. This entire policy shall be void if, whether
2 before or after a loss, the insured has willfully concealed or mis-
3 represented any material fact or circumstance concerning this
4 insurance or the subject thereof, or the interest of the insured
5 therein, or in case of any fraud or false swearing by the insured
6 relating thereto.

7 Uninsurable and excepted property. This policy shall not cover
8 accounts, bills, currency, deeds, evidences of debt, money or
9 securities; nor, unless specifically named hereon in writing,
10 bullion or manuscripts.

11 Perils not included. This company shall not be liable for loss by
12 fire or other perils insured against in this policy caused, directly
13 or indirectly, by: (a) enemy attack by armed forces, including
14 action taken by military, naval or air forces in resisting an actual
15 or an immediately impending enemy attack; (b) invasion;
16 (c) insurrection; (d) rebellion; (e) revolution; (f) civil war;
17 (g) usurped power; (h) order of any civil authority except acts
18 of destruction at the time of and for the purpose of preventing the
19 spread of fire, provided that such fire did not originate from any
20 of the perils excluded by this policy; (i) neglect of the insured to
21 use all reasonable means to save and preserve the property at
22 and after a loss, or when the property is endangered by fire in
23 neighboring premises; (j) nor shall this company be liable for
24 loss by theft.

25 Other insurance. Other insurance may be prohibited or the
26 amount of insurance may be limited by endorsement attached
27 hereto.

28 Conditions suspending or restricting insurance. Unless otherwise
29 provided in writing added hereto this company shall not be liable
30 for loss occurring (a) while the hazard is increased by any
31 means within the control or knowledge of the insured; or (b)
32 while a described building, whether intended for occupancy by
33 owner or tenant, is vacant or unoccupied beyond a period of
34 60 consecutive days; or (c) as a result of explosion or riot,
35 unless fire ensue, and in that event for loss by fire only.

36 Other perils or subjects. Any other peril to be insured against
37 or subject of insurance to be covered in this policy shall be by
38 endorsement in writing hereon or added hereto.

39 Added provisions. The extent of the application of insurance
40 under this policy and of the contribution to be made by this com-
41 pany in case of loss, and any other provision or agreement not in-
42 consistent with the provisions of this policy, may be provided for
43 in writing added hereto, but no provision may be waived except
44 such as by the terms of this policy or by statute is subject to
45 change.

46 Waiver provisions. No permission affecting this insurance shall
47 exist, or waiver of any provision be valid, unless granted herein
48 or expressed in writing added hereto. No provision, stipulation
49 or forfeiture shall be held to be waived by any requirement or
50 proceeding on the part of this company relating to appraisal or
51 to any examination provided for herein.

52 Cancellation of policy. This policy shall be canceled at any time
53 at the request of the insured, in which case this company shall,
54 upon demand and surrender of this policy, refund the excess of
55 paid premium above the customary short rates for the expired
56 time. This policy may be canceled at any time by this company
57 by giving to the insured a five days' written notice of cancellation
58 with or without tender of the excess of paid premium above the
59 pro rata premium for the expired time, which excess, if not ten-
60 dered, shall be refunded on demand. Notice of cancellation
61 shall state that said excess premium (if not tendered) will be
62 refunded on demand.

63 Mortgagee interests and obligations. If loss hereunder is made
64 payable, in whole or in part, to a designated mortgagee not
65 named herein as the insured, such interest in this policy may be
66 canceled by giving to such mortgagee a 10 days' written notice
67 of cancellation.

68 If the insured fails to render proof of loss such mortgagee, upon
69 notice, shall render proof of loss in the form herein specified
70 within sixty (60) days thereafter and shall be subject to the pro-
71 visions hereof relating to appraisal and time of payment and of
72 bringing suit. If this company shall claim that no liability existed
73 as to the mortgagor or owner, it shall, to the extent of payment
74 of loss to the mortgagee, be subrogated to all the mortgagee's
75 rights of recovery, but without impairing mortgagee's right to
76 sue; or it may pay off the mortgage debt and require an assign-
77 ment thereof and of the mortgage. Other provisions relating to
78 the interests and obligations of such mortgagee may be added
79 hereto by agreement in writing.

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by
the duly authorized Agent of this Company at the agency hereinbefore mentioned.

M. L. Milkewitz Secretary

KK5D58

F. S. Watkins
President

80 Pro rata liability. This company shall not be liable for a
81 greater proportion of any loss than the amount hereby insured
82 shall bear to the whole insurance covering the property against
83 the peril involved, whether collectible or not.

84 Requirements in case loss occurs. The insured shall give writ-
85 ten notice to this company of any loss without unnecessary de-
86 lay, protect the property from further damage, forthwith sepa-
87 rate the damaged and undamaged personal property, put it in
88 the best possible order, furnish a complete inventory of the de-
89 stroyed, damaged and undamaged property, showing in detail
90 quantities, costs, actual cash value and amount of loss claimed;
91 and within 60 days after the loss, unless such time is extended
92 in writing by this company, the insured shall render to this com-
93 pany a proof of loss, signed and sworn to by the insured, stating
94 the knowledge and belief of the insured as to the following: the
95 time and origin of the loss, the interest of the insured and of all
96 others in the property, the actual cash value of each item thereof
97 and the amount of loss thereto, all encumbrances thereon, all
98 other contracts of insurance, whether valid or not, covering any
99 of said property, any changes in the title, use, occupation, loca-
100 tion, possession or exposures of said property since the issuing of
101 this policy, by whom and for what purpose any building herein
102 described and the several parts thereof were occupied at the
103 time of loss and whether or not it then stood on leased ground,
104 and shall furnish a copy of all the descriptions and schedules in
105 all policies and, if required and obtainable, verified plans and
106 specifications of any building, fixtures or machinery de-
107 stroyed or damaged. The insured, as often as may be reason-
108 ably required, shall exhibit to any person designated by this
109 company all that remains of any property herein described, and
110 submit to examinations under oath by any person named by this
111 company, and subscribe the same; and, as often as may be rea-
112 sonably required, shall produce for examination all books of
113 account, bills, invoices and other vouchers, or certified copies
114 thereof if originals be lost, at such reasonable time and place as
115 may be designated by this company or its representative, and
116 shall permit extracts and copies thereof to be made.

117 Appraisal. In case the insured and this company shall fail to
118 agree as to the actual cash value or the amount of loss, then, on
119 the written demand of either, each shall select a competent and
120 disinterested appraiser and notify the other of the appraiser
121 selected within 20 days of such demand. The appraisers
122 shall first select a competent and disinterested umpire; and fail-
123 ing for 15 days to agree upon such umpire, then, on request of
124 the insured or this company, such umpire shall be selected by a
125 judge of a court of record in the state in which the property cov-
126 ered is located. The appraisers shall then appraise the loss,
127 stating separately actual cash value and loss to each item; and,
128 failing to agree, shall submit their differences, only, to the um-
129 pire. An award in writing, so itemized, of any two when filed
130 with this company shall determine the amount of actual cash
131 value and loss. Each appraiser shall be paid by the party
132 selecting him and the expenses of appraisal and umpire shall
133 be paid by the parties equally.

134 Company's options. It shall be optional with this company to
135 take all, or any part, of the property at the agreed or appraised
136 value, and also to repair, rebuild or replace the property
137 destroyed or damaged with other of like kind and quality
138 within a reasonable time, on giving notice of its intention so to
139 do within 30 days after the receipt of the proof of loss herein
140 required.

141 Abandonment. There can be no abandonment to this com-
142 pany of any property.

143 When loss payable. The amount of loss for which this com-
144 pany may be liable shall be payable 60 days after proof of
145 loss, as herein provided, is received by this company and ascer-
146 tainment of the loss is made either by agreement between the
147 insured and this company expressed in writing or by the filing
148 with this company of an award as herein provided.

149 Suit. No suit or action on this policy for the recovery of any
150 claim shall be sustainable in any court of law or equity unless
151 all the requirements of this policy shall have been complied
152 with, and unless commenced within 12 months next after
153 inception of the loss.

154 Subrogation. This company may require from the insured
155 an assignment of all right of recovery against any party for
156 loss to the extent that payment therefor is made by this
157 company.

THIS FIRE INSURANCE POLICY IS VALID IN ALL STATES AND TERRITORIES WHERE FIRE INSURANCE IS LICENSED, INCLUDING: Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

No. F-816 16-34

NEW
RENEWAL OF NUMBER

LEXINGTON INSURANCE COMPANY

25 NEW CHARDON ST.
BOSTON, MASSACHUSETTS 02114

Insured's Name and Mailing Address

PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
P.O. BOX 214
REDWOOD VALLEY, CALIFORNIA 95470

10-12-77 10-12-78 ONE
Inception (Mo. Day Yr.) Expiration (Mo. Day Yr.) Years

It is important that the written portions of all policies covering the same property read exactly alike. If they do not, they should be made uniform at once.

INSURANCE IS PROVIDED AGAINST ONLY THOSE PERILS AND FOR ONLY THOSE COVERAGES INDICATED BELOW BY A PREMIUM CHARGE AND AGAINST OTHER PERILS AND FOR OTHER COVERAGES ONLY WHEN ENDORSED HEREON OR ADDED HERETO.

AMOUNT	RATE	PREPAID TERM PREMIUM DUE AT INCEPTION	ANNUAL PAYMENT DUE UNDER DEF. PREM. PAY. PLAN	PERIL(S) Insured Against and Coverage(s) Provided (Insert Name of Each)
\$*	VARIOUS	\$21,620	\$	FIRE AND LIGHTNING
*****	\$	\$INCL.	\$	EXTENDED COVERAGE
	\$	\$INCL.	\$	V & MM
	\$	\$	\$	
\$	TOTAL PREMIUM	TOTAL(S) \$21,620	\$	

FOR POLICY TERM UNDER D. P. P. P.

Item No.	Amount Fire or Fire and Extended Cov. Co-insurance (Rate, or Other Part) Applicable	Per Cent of	DESCRIPTION AND LOCATION OF PROPERTY COVERED Show construction, type of roof and occupancy of building(s) covered or containing the property covered. If occupied as a dwelling state number of families.
1. \$*	90%		COVERING ON REAL AND PERSONAL PROPERTY AGAINST FIRE EXTENDED COVERAGE, VANDALISM AND MALICIOUS MISCHIEF LOCATED AS PER SCHEDULE ATTACHED.

*PER SCHEDULE ATTACHED

Subject to Form No. 1. PER INDEX OF SCHEDULED FORMS AND ENDORSEMENTS

attached hereto.

Mortgage Clause: Subject to the provisions of the mortgage clause attached hereto, loss, if any, on building items, shall be payable to:

(INSERT NAME(S) OF MORTGAGEE(S) AND MAILING ADDRESS(ES))

Agency at BOSTON, MASSACHUSETTS

Countersignature Date, 12-28-77 SO

F. J. Oleschewicz Agent

IN CONSIDERATION OF THE PROVISIONS AND STIPULATIONS HEREIN OR ADDED HERETO AND OF the premium above specified, this Company, for the term of years specified above from inception date shown above At Noon (Standard Time) to expiration date shown above At Noon (Standard Time) at location of property involved, to an amount not exceeding the amount(s) above specified, does insure the insured named above and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all DIRECT LOSS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDANGERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTER PROVIDED, to the property described herein while located or contained as described in this policy, or pro rata for five days at each proper place to which any of the property shall necessarily be removed for preservation from the perils insured against in this policy, but not elsewhere.

Assignment of this policy shall not be valid except with the written consent of this Company.

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations and agreements as may be added hereto, as provided in this policy.

Form F10-0-P

8598

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1 Concealment. This entire policy shall be void if, whether
2 fraud. before or after a loss, the insured has
3 fully concealed or misrepresented any ma-
4 terial fact or circumstance concerning this insurance or the
5 subject thereof, or the interest of the insured therein, or in case
6 of any fraud or false swearing by the insured relating thereto.
7 Uninsurable. This policy shall not cover accounts, bills,
8 and currency, deeds, evidences of debt, money or
9 excepted property. securities; nor, unless specifically named
10 hereon in writing, bullion or manuscripts.
11 Perils met. This Company shall not be liable for loss by
12 included. fire or other perils insured against in this
13 policy caused, directly or indirectly, by: (a)
14 enemy attack by armed forces, including action taken by mili-
15 tary, naval or air forces in resisting an actual or an immediately
16 impending enemy attack; (b) invasion; (c) insurrection; (d)
17 rebellion; (e) revolution; (f) civil war; (g) usurped power; (h)
18 order of any civil authority except acts of destruction at the time
19 of and for the purpose of preventing the spread of fire, provided
20 that such fire did not originate from any of the perils excluded
21 by this policy; (i) neglect of the insured to use all reasonable
22 means to save and preserve the property at and after a loss, or
23 when the property is endangered by fire in neighboring prem-
24 ises; (j) nor shall this Company be liable for loss by theft.
25 Other insurance. Other insurance may be prohibited or the
26 amount of insurance may be limited by en-
27 dorsement attached hereto.
28 Conditions suspending or restricting insurance. Unless other-
29 wise provided in writing added hereto this Company shall not
30 be liable for loss occurring:
31 (a) while the hazard is increased by any means within the con-
32 trol or knowledge of the insured; or
33 (b) while a described building, whether intended for occupancy
34 by owner or tenant, is vacant or unoccupied beyond a period of
35 sixty consecutive days; or
36 (c) as a result of explosion or riot, unless fire ensue, and in
37 that event for loss by fire only.
38 Other perils. Any other peril to be insured against or sub-
39 ject of insurance to be covered in this policy
40 shall be by endorsement in writing hereon or
41 added hereto.
42 Added provisions. The extent of the application of insurance
43 under this policy and of the contribution to
44 be made by this Company in case of loss, and any other pro-
45 vision or agreement not inconsistent with the provisions of this
46 policy, may be provided for in writing added hereto, but no pro-
47 vision may be waived except such as by the terms of this policy
48 is subject to change.
49 Waiver. No permission affecting this insurance shall
50 exist, or waiver of any provision be valid,
51 unless granted herein or expressed in writing
52 added hereto. No provision, stipulation or forfeiture shall be
53 held to be waived by any requirement or proceeding on the part
54 of this Company relating to appraisal or to any examination
55 provided for herein.
56 Cancellation. This policy shall be cancelled at any time
57 at the request of the insured, in which case
58 this Company shall, upon demand and sur-
59 render of this policy, refund the excess of paid premium above
60 the customary short rates for the expired time. This policy
61 may be cancelled at any time by this Company by giving
62 to the insured a five days' written notice of cancellation with
63 or without tender of the excess of paid premium above the pro-
64 rata premium for the expired time, which excess, if not ten-
65 dered, shall be refunded on demand. Notice of cancellation shall
66 state that said excess premium (if not tendered) will be re-
67 funded on demand.
68 Mortgagee. If loss hereunder is made payable, in whole
69 or in part, to a designated mortgagee not
70 named herein as the insured, such interest in
71 this policy may be cancelled by giving to such
72 mortgagee a ten days' written notice of can-
73 cellation.
74 If the insured fails to render proof of loss such mortgagee, upon
75 notice, shall render proof of loss in the form herein specified
76 within sixty (60) days thereafter and shall be subject to the pro-
77 visions hereof relating to appraisal and time of payment and of
78 bringing suit. If this Company shall claim that no liability ex-
79 isted as to the mortgagor or owner, it shall, to the extent of pay-
80 ment of loss to the mortgagee, be subrogated to all the mort-
81 gagee's rights of recovery, but without impairing mortgagee's
82 right to sue; or it may pay off the mortgage debt and require
83 an assignment thereof and of the mortgage. Other provisions

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized Agent of this Company at the agency hereinbefore mentioned.

John Savva

SECRETARY

84 relating to the interests and obligations of such mortgagee may
85 be added hereto by agreement in writing.
86 Pro rata liability. This Company shall not be liable for a greater
87 proportion of any loss than the amount
88 hereby insured shall bear to the whole insurance covering the
89 property against the peril involved, whether collectible or not.
90 Requirements in. The insured shall give immediate written
91 notice to this Company of any loss, protect
92 the property from further damage, forthwith
93 separate the damaged and undamaged personal property, put
94 it in the best possible order, furnish a complete inventory of
95 the destroyed, damaged and undamaged property, showing in
96 detail quantities, costs, actual cash value and amount of loss
97 claimed; and within sixty days after the loss, unless such time
98 is extended in writing by this Company, the insured shall tender
99 to this Company a great of loss, signed and sworn to by the
100 insured, stating the knowledge and belief of the insured as to
101 the following: the time and origin of the loss, the interest of the
102 insured and of all others in the property, the actual cash value of
103 each item thereof and the amount of loss thereto, all encum-
104 brances thereon, all other contracts of insurance, whether valid
105 or not, covering any of said property, any changes in the title,
106 use, occupation, location, possession or exposures of said prop-
107 erty since the issuing of this policy, by whom and for what
108 purpose any building herein described and the several parts
109 thereof were occupied at the time of loss and whether or not it
110 then stood on leased ground, and shall furnish a copy of all the
111 descriptions and schedules in all policies and, if required, verified
112 plans and specifications of any building, fixtures or machinery
113 destroyed or damaged. The insured, as often as may be reason-
114 ably required, shall exhibit to any person designated by this
115 Company all that remains of any property herein described, and
116 submit to examinations under oath by any person named by this
117 Company, and subscribe the same; and, as often as may be
118 reasonably required, shall produce for examination all books of
119 account, bills, invoices and other vouchers, or certified copies
120 thereof if originals be lost, at such reasonable time and place as
121 may be designated by this Company or its representative, and
122 shall permit extracts and copies thereof to be made.
123 Appraisal. In case the insured and this Company shall
124 fail to agree as to the actual cash value or
125 the amount of loss, then, on the written demand of either, each
126 shall select a competent and disinterested appraiser and notify
127 the other of the appraiser selected within twenty days of such
128 demand. The appraisers shall first select a competent and dis-
129 interested umpire; and failing for fifteen days to agree upon
130 such umpire, then, on request of the insured or this Company,
131 such umpire shall be selected by a judge of a court of record in
132 the state in which the property covered is located. The ap-
133 praisers shall then appraise the loss, stating separately actual
134 cash value and loss to each item; and, failing to agree, shall
135 submit their differences, only, to the umpire. An award in writ-
136 ing, so itemized, of any two when filed with this Company shall
137 determine the amount of actual cash value and loss. Each
138 appraiser shall be paid by the party selecting him and the ex-
139 penses of appraisal and umpire shall be paid by the parties
140 equally.
141 Company's. It shall be optional with this Company to
142 options. take all, or any part, of the property at the
143 agreed or appraised value, and also to re-
144 pair, rebuild or replace the property destroyed or damaged with
145 other of like kind and quality within a reasonable time, on giv-
146 ing notice of its intention so to do within thirty days after the
147 receipt of the proof of loss herein required.
148 Abandonment. There can be no abandonment to this Com-
149 pany of any property.
150 When loss. The amount of loss for which this Company
151 payable. may be liable shall be payable sixty days
152 after proof of loss, as herein provided, is
153 received by this Company and ascertainment of the loss is made
154 either by agreement between the insured and this Company ex-
155 pressed in writing or by the filing with this Company of an
156 award as herein provided.
157 Suit. No suit or action on this policy for the recov-
158 ery of any claim shall be sustainable in any
159 court of law or equity unless all the requirements of this policy
160 shall have been complied with, and unless commenced within
161 twelve months next after inception of the loss.
162 Subrogation. This Company may require from the insured
163 an assignment of all right of recovery against
164 any party for loss to the extent that payment therefor is made
165 by this Company.

L. S. Olschewsky

PRESIDENT

KKSE2

ENDORSEMENT

This endorsement, effective 12:01 A.M. 10-12-77 forms a part of
policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
by LEXINGTON INSURANCE COMPANY

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SO/12-28-77

Form 1803

F. J. Olesiewicz
Authorized Representative

KK5E3

ENDORSEMENT

This endorsement, effective 12.01 A. M 10-12-77 forms a part of
policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
by LEXINGTON INSURANCE COMPANY

SURPLUS LINES ENDORSEMENT

PREMIUM: \$21,620.00
3% CALIF. TAX: 648.60
(.2%) FILING FEE: 43.24
TOTAL : \$22,311.84

END LEX - 160
so/12-28-77

KKSEY

FIRE COVERAGE COMPLIANCE ENDORSEMENT

It is understood and agreed that the coverage afforded under the policy to which this endorsement is attached, in respect to the perils of fire and lightning (but not otherwise), on property at locations in the State of California shall be subject to the terms of the California Standard Form Fire Insurance Policy which follows hereinafter and which is hereby made a part of this contract. In respect to the dollars premium, term of insurance, amount insured, location of property, and the name of the Insured as required to be specified in the California Standard Form Fire Insurance Policy which follows hereinafter, they shall be the same as provided elsewhere in the policy to which this endorsement is attached. It is further agreed however, that to the extent coverage otherwise provided under this contract is more favorable for the Insured than it would be under the said California Standard Form Fire Insurance Policy, then such broader conditions shall prevail, and all permits, privileges and agreements necessary to maintain the validity of the California Standard Form Fire Insurance Policy in its entirety are hereby granted specifically by this Company to the Insured and all notices required to be given by the Insured to this Company under the terms of the California Standard Form Fire Insurance Policy are hereby waived with the exception of requirements applying at the time of and subsequent to loss:

All situated: at location of property as shown in the declarations, State of California.

CALIFORNIA STANDARD FORM FIRE INSURANCE POLICY

1 Concealment, fraud. This entire policy shall be void if, whether
2 before or after a loss, the insured has willfully concealed or mis-
3 represented any material fact or circumstance concerning this
4 insurance or the subject thereof, or the interest of the insured
5 therein, or in case of any fraud or false swearing by the insured
6 relating thereto.
7 Uninsurable and excepted property. This policy shall not cover
8 accounts, bills, currency, deeds, evidences of debt, money or
9 securities, nor, unless specifically named herein in writing,
10 bullion or unmanufactured gold.
11 Perils included. This company shall not be liable for loss by
12 fire or other perils insured against in this policy caused, directly
13 or indirectly, by: (a) enemy attack by armed forces, including
14 action taken by military, naval or air forces in resisting an actual
15 or an immediately impending enemy attack; (b) invasion;
16 (c) insurrection; (d) rebellion; (e) revolution; (f) civil war;
17 (g) usurped power; (h) order of any civil authority except acts
18 of destruction at the time of and for the purpose of preventing the
19 spread of fire, provided that such fire did not originate from any
20 of the perils excluded by this policy; (i) neglect of the insured to
21 use all reasonable means to save and preserve the property at
22 and after a loss, or when the property is endangered by fire in
23 neighboring premises; (j) nor shall this company be liable for
24 loss by theft.
25 Other insurance. Other insurance may be prohibited or the
26 amount of insurance may be limited by endorsement attached
27 hereto.
28 Conditions suspending or restricting insurance. Unless otherwise
29 provided in writing added hereto this company shall not be liable
30 for loss occurring (a) while the hazard is increased by any
31 means within the control or knowledge of the insured; or (b)
32 while a described building, whether intended for occupancy by
33 owner or tenant, is vacant or unoccupied beyond a period of
34 60 consecutive days; or (c) as a result of explosion or riot,
35 unless fire ensues, and in that event for loss by fire only.
36 Other perils or subjects. Any other peril to be insured against
37 or subject of insurance to be covered in this policy shall be by
38 endorsement in writing hereon or added hereto.
39 Added provisions. The extent of the application of insurance
40 under this policy and of the contribution to be made by this com-
41 pany in case of loss, and any other provision or agreement not in-
42 consistent with the provisions of this policy, may be provided for
43 in writing added hereto, but no provision may be waived except
44 such as by the terms of this policy or by statute is subject to
45 change.
46 Waiver provisions. No permission affecting this insurance shall
47 exist, or waiver of any provision be valid, unless granted herein
48 or expressed in writing added hereto. No provision, stipulation
49 or forfeiture shall be held to be waived by any requirement or
50 proceeding on the part of this company relating to appraisal or
51 to an examination provided for herein.
52 Cancellation of policy. This policy shall be canceled at any time
53 at the request of the insured, in which case this company shall,
54 upon demand and surrender of this policy, refund the excess of
55 paid premium above the customary short rates for the expired
56 time. This policy may be canceled at any time by this company
57 by giving to the insured a five days' written notice of cancellation
58 with or without tender of the excess of paid premium above the
59 pro rata premium for the expired time, which excess, if not ten-
60 dered, shall be refunded on demand. Notice of cancellation
61 shall state that said excess premium (if not tendered) will be
62 refunded on demand.
63 Mortgagee interests and obligations. If loss hereunder is made
64 payable, in whole or in part, to a designated mortgagee not
65 named herein as the insured, such interest in this policy may be
66 canceled by giving to such mortgagee a 10 days' written notice
67 of cancellation.
68 If the insured fails to render proof of loss such mortgagee, upon
69 notice, shall render proof of loss in the form herein specified
70 within sixty (60) days thereafter and shall be subject to the pro-
71 visions hereof relating to appraisal and time of payment and of
72 bringing suit. If this company shall claim that no liability existed
73 as to the mortgagee or owner, it shall, to the extent of payment
74 of loss to the mortgagee, be subrogated to all the mortgagee's
75 rights of recovery, but without impairing mortgagee's right to
76 sue; or it may pay off the mortgage debt and require an assign-
77 ment thereof and of the mortgage. Other provisions relating to
78 the interests and obligations of such mortgagee may be added
79 hereto by agreement in writing.
80 No total liability. This company shall not be liable for a
81 greater proportion of any loss than the amount hereby insured
82 shall bear to the whole insurance covering the property against
83 the peril involved, whether collectible or not.
84 Requirements in case loss occurs. The insured shall give writ-
85 ten notice to this company of any loss without unnecessary de-
86 lay, protect the property from further damage, forthwith repa-
87 rate the damaged and undamaged personal property, put it in
88 the best possible order, furnish a complete inventory of the de-
89 stroyed, damaged and undamaged property, showing in detail
90 quantities, costs, actual cash value and amount of loss claimed;
91 and within 60 days after the loss, unless such time is extended
92 in writing by this company, the insured shall in order to this com-
93 pany a proof of loss, signed and sworn to by the insured, stating
94 the knowledge and belief of the insured as to the following: the
95 time and origin of the loss, the interest of the insured and of all
96 others in the property, the actual cash value of each item thereof
97 and the amount of loss thereon, all encumbrances thereon, all
98 other contracts of insurance, whether valid or not, covering any
99 of said property, any changes in the title, use, occupation, loca-
100 tion, possession or exposures of said property since the issuing of
101 this policy, by whom and for what purpose any building herein
102 described and the several parts thereof were occupied at the
103 time of loss and whether or not it then stood on leased ground,
104 and shall furnish a copy of all the descriptions and schedules in
105 all policies and, if required and obtainable, verified plans and
106 specifications of any building, fixtures or machinery de-
107 stroyed or damaged. The insured, as often as may be reason-
108 ably required, shall exhibit to any person designated by this
109 company all that remains of any property herein described, and
110 submit in examinations under oath by any person named by this
111 company, and subscribe the same; and, as often as may be rea-
112 sonably required, shall produce for examination all books of
113 account, bills, invoices and other vouchers, or certified copies
114 thereof, if originals be lost, at such reasonable time and place as
115 may be designated by this company or its representative, and
116 shall permit extracts and copies thereof to be made.
117 Appraisal. In case the insured and this company shall fail to
118 agree as to the actual cash value or the amount of loss, then, on
119 the written demand of either, each shall select a competent and
120 disinterested appraiser and notify the other of the appraiser
121 selected within 20 days of such demand. The appraisers
122 shall first select a competent and disinterested umpire; and fail-
123 ing for 15 days to agree upon such umpire, then, on request of
124 the insured or this company, such umpire shall be selected by a
125 judge of a court of record in the state in which the property cov-
126 ered is located. The appraisers shall then appraise the loss,
127 stating separately actual cash value and loss to each item; and,
128 failing to agree, shall submit their differences, only, to the um-
129 pire. An award in writing, so itemized, of any two when filed
130 with this company shall determine the amount of actual cash
131 value and loss. Each appraiser shall be paid by the party
132 selecting him and the expenses of appraisal and umpire shall
133 be paid by the parties equally.
134 Company's option. It shall be optional with this company to
135 take all, or any part, of the property at the agreed or appraised
136 value, and also to repair, rebuild or replace the property
137 destroyed or damaged with other of like kind and quality
138 within a reasonable time, on giving notice of its intention so to
139 do within 30 days after the receipt of the proof of loss herein
140 required.
141 Abandonment. There can be no abandonment to this com-
142 pany of any property.
143 When loss payable. The amount of loss for which this com-
144 pany may be liable shall be payable 60 days after proof of
145 loss, as herein provided, is received by this company and accep-
146 tance of the loss is made either by agreement between the
147 insured and this company expressed in writing or by the filing
148 with this company of an award as herein provided.
149 Suit. No suit or action on this policy for the recovery of any
150 claim shall be sustainable in any court of law or equity unless
151 all the requirements of this policy shall have been complied
152 with, and unless commenced within 12 months next after
153 inception of the loss.
154 Subrogation. This company may require from the insured
155 an assignment of all right of recovery against any party for
156 loss to the extent that payment therefor is made by this
157 company.

F. S. O. Leachman
Authorized Representative

KKSES

ENDORSEMENT

This endorsement, effective 12:01 A.M. 10-12-77 forms a part of
Policy No. 816 16 34 issued to: PEOPLE'S TEMPLE OF THE DISCIPLES OF
CHRIST CHURCH
By: LEXINGTON INSURANCE COMPANY

SERVICE OF SUIT CLAUSE

It is agreed that in the event of the failure of the Lexington Insurance Company (herein called the Company) to pay any amount claimed to be due hereunder, the Company hereon at the request of the Insured will submit to the jurisdiction of any Court of competent jurisdiction within the State of California and will comply with all requirements necessary to give such court jurisdiction and service of process in such suit may be made upon Western Risk Specialists, Inc., Los Angeles, California, and that any suit instituted against the Company upon this Contract, the Company 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 the Company in any such suit and/or upon the request of the insured to give a written undertaking to the insured that they will enter a general appearance upon the Company's behalf in the event such a suit shall be instituted. Further, pursuant to any statute of the State of California which makes provisions therefor, the Company hereby designates the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successors in office, as its true and lawful attorney upon whom may be served any lawful process in action, suit or proceeding instituted by or on behalf of the insured or any beneficiary hereunder arising out of this contract of insurance 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.

END. LEX - 105
so/12-28-77

KK566

ENDORSEMENT

This endorsement, effective 12.01 A.M. 10-12-77 forms a part of
policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
by LEXINGTON INSURANCE COMPANY

MINIMUM PREMIUM ENDORSEMENT

IT IS AGREED THAT, IN THE EVENT OF CANCELLATION OF THIS POLICY BY THE
INSURED, A MINIMUM PREMIUM OF \$10,810 , SHALL BECOME EARNED; OTHER
CONDITIONS OF THE BASIC POLICY NOTWITHSTANDING.

IN THE EVENT OF CANCELLATION BY THE COMPANY, THE STANDARD PRO-RATA
CANCELLATION CLAUSE WILL BE FOLLOWED.

ERG-LEX-110
88/12-28-77

KKSE7

.POLICY DEDUCTIBLE

It is hereby understood and agreed that each claim for loss or damage (separately occurring) shall be adjusted separately and from each such adjusted claim, the amount of \$ *SEE BELOW shall be deducted.

It is further understood and agreed that in the event of any other insurance, whether or not concurrent, the deductible specified herein shall apply in full against that portion of any claim for loss or damage, which this Company is called upon to pay under the provisions of the Apportionment Clause irrespective of any provisions of such other insurance.

*\$5,000 OF LIMIT AS RESPECTS VANDALISM AND MALICIOUS MISCHIEF;
\$1,000 ON ALL OTHER PERILS

Attached to an forming part of Policy No. 816 16 34

Issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 10-12-77

BY LEXINGTON INSURANCE COMPANY

form LEX 115
so/12-28-77

KK 5 E 8

ENDORSEMENT

This endorsement, effective 12:01 AM, 10-12-77 forms a part of
Policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF
CHRIST CHURCH
by LEXINGTON INSURANCE COMPANY

AMENDMENT OF CANCELLATION PROVISION

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE - CANCELLATION - IS AMENDED,
IN PART, TO READ:

"...THIS POLICY MAY BE CANCELLED BY THE COMPANY BY MAILING TO THE
ASSURED AT THE ADDRESS SHOWN IN THIS POLICY OR LAST KNOWN ADDRESS WRIT-
TEN NOTICE, WITH OR WITHOUT TENDER OF THE EXCESS OF PAID PREMIUM ABOVE
THE PRO-RATA PREMIUM FOR THE EXPIRED TIME, STATING WHEN, NOT LESS THAN
THIRTY (30) DAYS THEREAFTER EXCEPT NOT LESS THAN FIVE (5) DAYS THERE-
AFTER FOR NON PAYMENT OF PREMIUM SUCH CANCELLATION SHALL BE EFFECTIVE..."

END. LEX - 126
so/12-28-77

KK589

WAR EXCLUSION CLAUSE

This policy shall not apply to any liability of the Insured due to 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 nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Attached to an forming part of Policy No. 816 16 34

Issued To PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 10-12-77

By: LEXINGTON INSURANCE COMPANY

Form LEX - 130
SO/12-28-77

KKSEID

NUCLEAR EXCLUSION CLAUSE
(For Use on Policies Which Include Coverage Against the Peril of Fire)

This Company shall not be liable for loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part, caused by, contributed to, or aggravated by the peril(s) insured against in this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.

Attached to and forming part of Policy No. 816 16 34

Issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 10-12-77

BY LEXINGTON INSURANCE COMPANY

Form LEX - 135

KK SE 11

SALVAGE AND RECOVERY CLAUSE

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.

Attached to an forming part of Policy No. 816 16 34

Issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

Effective 10-12-77

BY LEXINGTON INSURANCE COMPANY

Form LEX - 140
so/12-28-77

KKSE12

Lexington Insurance Company

EFFECTIVE TIME ENDORSEMENT

The time of inception and the time of expiration of this policy and of any schedule or endorsement attached shall be 12:01 a.m. standard time.
To the extent that coverage in this policy replaces coverage in other policies terminating noon standard time on the inception date of this policy, coverage under this policy shall not become effective until such other coverage has terminated.

KK5E13

ENDORSEMENT

This endorsement, effective 12:01 A.M. 10-12-77 forms a part of
 policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
 by LEXINGTON INSURANCE COMPANY

SCHEDULE OF LOCATIONS AND LIMITS COVERED

LOCATION	SUBJECT	LIMIT	CO-INSURANCE
1. 1859 GEARY BOULEVARD SAN FRANCISCO, CALIFORNIA	BUILDING CONTENTS	\$480,000 90,000	90% 90%
2. 1366 SOUTH ALVARADO STREET LOS ANGELES, CALIFORNIA	BUILDING CONTENTS	540,000 75,000	90% 90%
3. 1366 S. ALVARADO ST.-ANNEX LOS ANGELES, CALIFORNIA	BUILDING CONTENTS	39,000 9,000	90% 90%
4. 1435 ALVARADO TERRACE LOS ANGELES, CALIFORNIA	BUILDING CONTENTS	300,000 9,000	90% 90%
5. 7700 EAST ROAD REDWOOD VALLEY, CALIFORNIA	BUILDING CONTENTS	150,000 50,000	90% 90%
6. 8461 EAST ROAD REDWOOD VALLEY, CALIFORNIA	BUILDING	143,750 OFF	90%
7. REAR OF 8461 EAST ROAD REDWOOD VALLEY, CALIFORNIA	BUILDING	172,500 OFF	90%
	CONTENTS	100,000	90%
	BLDG.-WAREHOUSE	28,750 OFF	90%
	CONTENTS	25,000 OFF	90%

STILL IN
EFFECT!
A9%

so/12-28-77

Form 1803

F. J. Oleshewicz
 Authorized Representative

KK5E14

ENDORSEMENT

This endorsement, effective 12:01 A.M. 10-12-77 forms a part of
policy No. 816 16 34 issued to PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH
by LEXINGTON INSURANCE COMPANY

WATCHMAN WARRANTY

IT IS AGREED THE INSURED WILL AT ALL TIMES MAINTAIN A QUALIFIED
WATCHMAN ON EACH PREMISES INSURED HEREUNDER. VIOLATION OF THIS
WARRANTY SUSPENDS ALL COVERAGE HEREUNDER AT THE PREMISES OF AND
DURING THE COURSE OF SAID VIOLATION, ALL WITHOUT ANY REQUIREMENT
THAT THE OCCURRENCE OF THE LOSS BE IN ANY WAY RELATED TO SAID
VIOLATION.

so/12-28-77

Form 1803

F. J. Olesiewicz
Authorized Representative

KKSE15

BUILDING, EQUIPMENT, STOCK AND BLANKET FORM
(\$100 DEDUCTIBLE APPLICABLE)

Insurance attaches only to those items specifically described in this policy for which a specific amount is shown and, unless otherwise provided, all conditions of this form and the provisions of the policy to which it is attached shall apply separately to each item covered.

DEDUCTIBLE CLAUSE: THE SUM OF \$100 SHALL BE DEDUCTED FROM THE AMOUNT WHICH WOULD OTHERWISE BE RECOVERABLE FOR EACH LOSS SEPARATELY OCCURRING TO PROPERTY COVERED HEREUNDER FROM FIRE, LIGHTNING OR OTHER PERILS INSURED AGAINST BY THIS POLICY, INCLUDING ENDORSEMENTS THERETO, AND THIS COMPANY SHALL BE LIABLE ONLY FOR ITS PROPORTION OF SUCH EXCESS. THIS DEDUCTIBLE SHALL APPLY SEPARATELY TO EACH BUILDING (OR STRUCTURE) INCLUDING ITS CONTENTS; SEPARATELY TO CONTENTS IN EACH BUILDING (OR STRUCTURE) IF SUCH BUILDING (OR STRUCTURE) IS NOT COVERED HEREUNDER; AND SEPARATELY TO ALL PERSONAL PROPERTY IN THE OPEN.

THIS CLAUSE DOES NOT APPLY TO PROPERTY OR PERILS SUBJECT TO A DEDUCTIBLE GREATER THAN \$100 BY THE PROVISIONS OF ANY FORM OR ENDORSEMENT ATTACHED TO THIS POLICY.

This clause does not apply to insurance covering Business Interruption, Tuition Fees, Extra Expense, Additional Living Expense, Rental Value or Leasehold Interest.

A. DESCRIPTION OF COVERAGE

When the insurance under this policy covers "Building," "Equipment," "All Property" or "Stock", such insurance shall cover in accordance with the following definitions, ALL SUBJECT TO THE SPECIFIC EXCLUSIONS AND MODIFICATIONS PROVIDED ELSEWHERE IN THIS POLICY:

BUILDING: Building or structure in its entirety, including all fixtures and machinery used for the service of the building itself, provided such fixtures and machinery are contained in or attached to and constitute a part of the building; additions in contact therewith; platforms, chutes, conveyors, bridges, trestles, canopies, gangways, and similar exterior structures attached thereto and located on the described premises, provided, that if the same connect with any other building or structure owned by the named Insured, then this insurance shall cover only such portion of the same situate on the described premises as lies between the building covered under this policy and a point midway between it and such other building or structure; also (a) awnings, signs, door and window shades and screens, storm doors and storm windows; (b) cleaning and fire fighting apparatus; (c) janitors' supplies, tools and implements; (d) materials and supplies intended for use in construction, alterations or repairs of the building. Provided, however, that property described in (a), (b), (c) and (d) immediately above must be, at the time of any loss, (1) the property of the named Insured who is the owner of the building; and (2) used for the maintenance or service of the building; and (3) contained in or attached to the building; and (4) not specifically covered under an item other than the "Building" item of this or any other policy.

EQUIPMENT: Equipment and personal property of every description, and, provided the described building is not owned by the named Insured, "IMPROVEMENTS AND BETTERMENTS." THIS COVERAGE DOES NOT INCLUDE "STOCK" AS DEFINED BELOW NOR PROPERTY COVERED UNDER THE "BUILDING" ITEM OF THIS OR ANY OTHER POLICY.

ALL PROPERTY (BLANKET): All property of an insurable nature, both real and personal, now existing or hereafter acquired, EXCEPT "STOCK" AS DEFINED BELOW.

STOCK: Stock of goods, wares and merchandise of every description, manufactured, unmanufactured, or in process of manufacture; materials and supplies which enter into the manufacture, packing, handling, shipping and sale of same; advertising materials; all being the property of the named Insured, or sold but not removed (it being understood that the value of stock sold but not removed shall be the insured's selling price and that such value shall be considered as actual cash value in the application of any clauses forming a part of this policy); and the Insured's interest in materials, labor and charges furnished, performed on or incurred in connection with the property of others.

B. EXTENSIONS OF COVERAGE

1. **ON-PREMISES:** Personal property of the kind and nature covered under any item hereof shall be covered under the respective item (a) while in, on, or under sidewalks, streets, platforms, alleyways or open spaces, provided such property (1) is located within fifty (50) feet of the described "Building," or (2) in the case of materials and supplies intended for use in construction, alterations or repairs of the described "Building," is located within one hundred (100) feet of said "Building"; and (b) while in or on cars and vehicles within three hundred (300) feet of the described "Building"; and (c) while in or on barges and scows or other vessels within one hundred (100) feet of the described premises. PROVIDED THAT PROPERTY COVERED BY MARINE, INLAND MARINE OR TRANSPORTATION INSURANCE OF ANY KIND, SHALL NOT BE COVERED UNDER THIS EXTENSION CLAUSE. The word "premises" is substituted above for the word "Building" if property in more than one building is covered blanket under one amount of insurance.

2. **OFF-PREMISES:** (Applicable only when the eighty per cent (80%) or higher Coinsurance Clause (Average Clause) applies): The Insured may apply up to two percent (2%) of the amount of insurance, BUT NOT EXCEEDING FIVE THOUSAND DOLLARS (\$5,000.00), to cover the described property, OTHER THAN MERCHANDISE OR STOCK (RAW, IN PROCESS, OR FINISHED), while temporarily removed from the described premises for purposes of cleaning, repairing, reconstruction or restoration.

THIS EXTENSION OF COVERAGE SHALL: (a) NOT APPLY TO DWELLING OR FARM PROPERTY; (b) NOT APPLY TO PROPERTY IN TRANSIT NOR TO PROPERTY ON ANY PREMISES OWNED, LEASED, OPERATED OR CONTROLLED BY THE INSURED; (c) NOT APPLY EXCEPT AS EXCESS OVER THE AMOUNT DUE FROM ANY OTHER INSURANCE COVERING THE PROPERTY, WHETHER COLLECTIBLE OR NOT; AND (d) IN NO WISE INURE DIRECTLY OR INDIRECTLY TO THE BENEFIT OF ANY CARRIER OR OTHER BAILEE.

3. **PROPERTY OF OTHERS:** To the extent that the named Insured shall be liable by law for loss thereto or shall prior to loss have specifically assumed liability therefor, any item of this policy covering on personal property shall also cover property of the kind and nature described in such item, at the location(s) herein indicated, held in trust, or on consignment or commission, or on joint account with others, or left for storage or repairs.

4. **DEBRIS REMOVAL:** This insurance covers expense incurred in the removal of debris of the property covered hereunder, which may be occasioned by loss caused by any of the perils insured against in this policy.

THE TOTAL LIABILITY UNDER THIS POLICY FOR BOTH LOSS TO PROPERTY AND DEBRIS REMOVAL EXPENSE SHALL NOT EXCEED THE AMOUNT OF INSURANCE APPLYING UNDER THIS POLICY TO THE PROPERTY COVERED.

Debris removal expense shall not be considered in the determination of actual cash value in the application of any clause forming a part of this policy.

UNDER EXTENSIONS 1, 2, 3 AND 4 ABOVE, THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS THAN THE AMOUNT OF INSURANCE UNDER THIS POLICY BEARS TO THE WHOLE AMOUNT OF INSURANCE COVERING THE PROPERTY AGAINST THE PERIL CAUSING THE LOSS, WHETHER OR NOT SUCH OTHER INSURANCE CONTAINS SUCH EXTENSIONS.

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C. EXCLUSIONS

1. IN ADDITION TO PROPERTY EXPRESSLY EXCLUDED FROM COVERAGE BY ANY PROVISION OF THIS FORM OR OTHER ENDORSEMENT ATTACHED TO THIS POLICY, THE FOLLOWING ARE NOT COVERED UNDER ANY ITEM OF THIS POLICY AND ARE TO BE EXCLUDED IN THE APPLICATION OF ANY "AVERAGE CLAUSE" OR "DISTRIBUTION CLAUSE": LAND VALUES; MACHINE SHOP OR FOUNDRY PATTERNS; AIRCRAFT; BOATS; MOTOR VEHICLES LICENSED FOR USE ON PUBLIC THOROUGHFARES; ACCOUNTS, BILLS, CURRENCY, DEEDS, EVIDENCES OF DEBT, MONEY, SECURITIES, BULLION OR MANUSCRIPTS, EXCEPT AS MAY BE SPECIFICALLY PROVIDED IN THE CLAUSE OF THIS FORM TITLED "RECORDS"; LAWNS, TREES, PLANTS OR SHRUBS, UNLESS (a) SPECIFICALLY COVERED UNDER A SEPARATE ITEM OF INSURANCE, OR (b) WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF AND THEN ONLY WHEN OTHERWISE COVERED UNDER AN ITEM OF THIS POLICY.

2. NO ITEM OF THIS POLICY SHALL ATTACH TO OR BECOME INSURANCE UPON ANY PROPERTY, INCLUDED WITHIN THE DESCRIPTION OF SUCH ITEM, WHICH AT THE TIME OF ANY LOSS

(a) IS MORE SPECIFICALLY DESCRIBED AND COVERED UNDER ANOTHER ITEM OF THIS POLICY, OR UNDER ANY OTHER POLICY CARRIED BY OR IN THE NAME OF THE INSURED NAMED HEREIN (this section (a) not applicable to "blanket" insurance written hereunder at an average blanket rate), OR

(b) BEING THE PROPERTY OF OTHERS IS COVERED BY INSURANCE CARRIED BY OR IN THE NAME OF OTHERS THAN THE INSURED NAMED HEREIN.

UNTIL THE LIABILITY OF INSURANCE DESCRIBED UNDER (a) OR (b) HAS FIRST BEEN EXHAUSTED, AND SHALL THEN COVER ONLY THE EXCESS OF VALUE OF SUCH PROPERTY OVER AND ABOVE THE AMOUNT PAYABLE UNDER SUCH OTHER INSURANCE, WHETHER COLLECTIBLE OR NOT. THIS CLAUSE SHALL NOT BE APPLICABLE TO PROPERTY OF OTHERS FOR THE LOSS OF WHICH THE INSURED NAMED HEREIN IS LIABLE BY LAW OR HAS PRIOR TO ANY LOSS SPECIFICALLY ASSUMED LIABILITY.

3. LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, ALL WHETHER CONTROLLED OR UNCONTROLLED, OR DUE TO ANY ACT OR CONDITION INCIDENT TO ANY OF THE FOREGOING, IS NOT INSURED AGAINST BY THIS POLICY, WHETHER SUCH LOSS BE DIRECT OR INDIRECT, PROXIMATE OR REMOTE, OR BE IN WHOLE OR IN PART CAUSED BY, CONTRIBUTED TO, OR AGGRAVATED BY ANY OF THE PERILS INSURED AGAINST BY THIS POLICY. (This clause not applicable to the perils of fire and lightning, see OTHER PROVISIONS).

4. THIS COMPANY SHALL NOT BE LIABLE FOR LOSS

(a) RESULTING FROM ANY ELECTRICAL INJURY OR DISTURBANCE TO ELECTRICAL APPLIANCES, DEVICES, FIXTURES OR WIRING CAUSED BY ELECTRICAL CURRENTS ARTIFICIALLY GENERATED UNLESS FIRE ENSUES AND, IF FIRE DOES ENSUE, THIS COMPANY SHALL BE LIABLE ONLY FOR ITS PROPORTION OF LOSS CAUSED BY SUCH ENSUING FIRE.

(b) CAUSED BY OR RESULTING FROM POWER, HEATING OR COOLING FAILURE, UNLESS SUCH FAILURE RESULTS FROM PHYSICAL DAMAGE TO POWER, HEATING OR COOLING EQUIPMENT SITUATED ON PREMISES WHERE THE PROPERTY COVERED IS LOCATED, CAUSED BY THE PERIL(S) INSURED AGAINST. HOWEVER, THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS SPECIFICALLY EXCLUDED UNDER (1) THE RIOT PROVISIONS OF THE EXTENDED COVERAGE ENDORSEMENT, OR (2) THE VANDALISM AND MALICIOUS MISCHIEF ENDORSEMENT.

(c) OCCASIONED DIRECTLY OR INDIRECTLY BY ENFORCEMENT OF ANY LOCAL OR STATE ORDINANCE OR LAW REGULATING THE CONSTRUCTION, REPAIR OR DEMOLITION OF BUILDING(S) OR STRUCTURE(S), UNLESS SUCH LIABILITY IS OTHERWISE SPECIFICALLY ASSUMED BY ENDORSEMENT HEREON.

D. CONDITIONS AND LIMITATIONS

1. AVERAGE CLAUSE (THIS CLAUSE VOID UNLESS PERCENTAGE IS INSERTED ON THE FIRST PAGE OF THIS POLICY) (The term "Co-insurance Clause" wherever used in this policy shall be deemed to mean "Average Clause"); IN EVENT OF LOSS TO PROPERTY DESCRIBED IN ANY ITEM OF THIS POLICY AS TO WHICH ITEM A PERCENTAGE FIGURE IS INSERTED ON THE FIRST PAGE OF THIS POLICY, THIS COMPANY SHALL BE LIABLE FOR NO GREATER PROPORTION OF SUCH LOSS THAN THE AMOUNT OF INSURANCE SPECIFIED IN SUCH ITEM BEARS TO THE PERCENTAGE SPECIFIED ON THE FIRST PAGE OF THIS POLICY, OR THE ACTUAL CASH VALUE OF THE PROPERTY DESCRIBED IN SUCH ITEM AT THE TIME OF LOSS, NOR FOR MORE THAN THE PROPORTION WHICH THE AMOUNT OF INSURANCE SPECIFIED IN SUCH ITEM BEARS TO THE TOTAL INSURANCE ON THE PROPERTY DESCRIBED IN SUCH ITEM AT THE TIME OF LOSS.

2. WAIVER OF INVENTORY AND APPRAISEMENT CLAUSE: If any item of this policy is subject to the conditions of the Average Clause (Paragraph 1 hereof), it is also provided that when an aggregate claim for any loss to the property described in any such item of this policy is both less than Five Thousand Dollars (\$5,000.00) and less than two per cent (2%) of the total amount of insurance upon the property described in such item at the time such loss occurs, it shall not be necessary for the insured to make a special inventory or appraisal of the undamaged property, BUT NOTHING HEREIN CONTAINED SHALL OPERATE TO WAIVE THE APPLICATION OF THE AVERAGE CLAUSE TO ANY SUCH LOSS.

3. VACANCY AND UNOCCUPANCY PENALTY: These provisions are applicable only to fire, lightning, and removal relating thereto, and to building(s) and contents as covered.

The conditions of the policy suspending or restricting insurance while the described building is vacant or unoccupied beyond a period of 60 consecutive days are waived but only to the extent as provided for herein.

THE AMOUNT OF LOSS DUE UNDER THIS POLICY SHALL BE REDUCED BY 15 PER CENT WHILE THE INVOLVED BUILDING(S) IS VACANT OR UNOCCUPIED BEYOND A PERIOD OF 60 CONSECUTIVE DAYS. This penalty will not be applicable during the period of any extension whereby the 60 day period is extended by endorsement.

Definitions: (a) Vacant — containing no contents pertaining to operations or activities customary to occupancy of the building. (b) Unoccupied — containing contents pertaining to the occupancy of the building while operations or other customary activities are suspended.

A building shall not be considered as vacant or unoccupied; (a) While in the course of construction; or (b) While any portion of the building is occupied or in operation; or (c) While any other building owned or used by the insured and located on the same premises is occupied or in operation.

If the subject of insurance (whether building, contents or both) is of a seasonal nature and the premises are normally unoccupied during certain portions of the year, permission is hereby granted to be unoccupied consistent with seasonal operations (not vacant) but in no event to exceed ten consecutive months.

These provisions will not abrogate or modify other conditions in the policy or in any endorsements attached.

Any penalty provided for herein shall be computed and applied after the application of any other penalty, limit(s) of liability, deductible(s) or other provisions.

4. RECORDS: THIS POLICY LIMITS COVERAGE (a) ON BOOKS OF ACCOUNT, ABSTRACTS, DRAWINGS, CARD INDEX SYSTEMS AND OTHER RECORDS (EXCEPT FILM, TAPE, DISC, DRUM, CELL AND OTHER MAGNETIC RECORDING OR STORAGE MEDIA FOR ELECTRONIC DATA PROCESSING), TO NOT EXCEEDING THE COST OF BLANK BOOKS, CARDS OR OTHER BLANK MATERIAL PLUS THE COST OF LABOR INCURRED BY THE INSURED FOR TRANSCRIBING OR COPYING SUCH RECORDS; (b) ON FILM, TAPE, DISC, DRUM, CELL AND OTHER MAGNETIC RECORDING OR STORAGE MEDIA FOR ELECTRONIC DATA PROCESSING, TO NOT EXCEEDING THE COST OF SUCH MEDIA IN UNEXPOSED OR BLANK FORM.

5. IMPROVEMENTS AND BETTERMENTS: "IMPROVEMENTS AND BETTERMENTS" in or to building(s) not owned by the named insured at any location hereinbefore described, provided such "IMPROVEMENTS AND BETTERMENTS" are covered under this policy as property of the named insured, are subject to the following provisions:

- (a) The term "Improvements and Betterments" wherever used in this policy is defined as fixtures, alterations, installations, or additions comprising a part of the described building and made or acquired at the expense of the insured exclusive of rent paid by the insured, but which are not legally subject to removal by the insured.
- (b) The word "Lease" wherever used in this policy shall mean the lease or rental agreement, whether written or oral, in effect as of the time of loss.
- (c) In the event Improvements and Betterments are damaged or destroyed during the term of this policy by the perils insured against, THE LIABILITY OF THIS COMPANY SHALL BE DETERMINED AS FOLLOWS:
 - (1) If repaired or replaced at the expense of the insured within a reasonable time after such loss, the actual cash value of the damaged or destroyed Improvements and Betterments.
 - (2) IF NOT REPAIRED OR REPLACED WITHIN A REASONABLE TIME AFTER SUCH LOSS, THAT PROPORTION OF THE ORIGINAL COST AT TIME OF INSTALLATION OF THE DAMAGED OR DESTROYED IMPROVEMENTS AND BETTERMENTS WHICH THE UNEXPIRED TERM OF THE LEASE AT THE TIME OF LOSS BEARS TO THE PERIOD(S) FROM THE DATE(S) SUCH IMPROVEMENTS AND BETTERMENTS WERE MADE TO THE EXPIRATION DATE OF THE LEASE.
 - (3) IF REPAIRED OR REPLACED AT THE EXPENSE OF OTHERS FOR THE USE OF THE INSURED, THERE SHALL BE NO LIABILITY HEREUNDER.

E. OTHER PROVISIONS

1. LOSS CLAUSE: Any loss hereunder shall not reduce the amount of this policy.

2. BREACH OF WARRANTY CLAUSE: If a breach of any warranty or condition contained in any rider attached to or made a part of this policy shall occur, which breach by the terms of such warranty or condition shall operate to suspend or avoid this insurance, it is agreed that such suspension or avoidance due to such breach, shall be effective only during the continuance of such breach and then only as to the building, fire division, contents therein, or other separate location to which such warranty or condition has reference and in respect of which such breach occurs.

3. SUBROGATION WAIVER CLAUSE: This insurance shall not be invalidated should the insured waive in writing any or all right of recovery against any party for loss PROVIDED, HOWEVER, THAT IN THE EVENT THE INSURED WAIVES ONLY A PART OF HIS RIGHTS AGAINST ANY PARTICULAR THIRD PARTY, THIS COMPANY SHALL BE SUBROGATED WITH RESPECT TO ALL RIGHTS OF RECOVERY WHICH THE INSURED MAY RETAIN AGAINST ANY SUCH THIRD PARTY FOR LOSS FROM THE PERILS INSURED AGAINST TO THE EXTENT THAT PAYMENT THEREFOR IS MADE BY THIS COMPANY; ALL SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS:

- (a) If made before loss has occurred, such agreement may run in favor of any third party.
- (b) IF MADE AFTER LOSS HAS OCCURRED, SUCH AGREEMENT MAY RUN ONLY IN FAVOR OF A THIRD PARTY FALLING WITHIN ONE OF THE FOLLOWING CATEGORIES AT THE TIME OF LOSS:
 - (1) A THIRD PARTY INSURED UNDER THIS POLICY; OR
 - (2) A CORPORATION, FIRM, OR ENTITY (a) OWNED OR CONTROLLED BY THE NAMED INSURED OR IN WHICH THE NAMED INSURED OWNS CAPITAL STOCK OR OTHER PROPRIETARY INTEREST, OR (b) OWNING OR CONTROLLING THE NAMED INSURED OR OWNING OR CONTROLLING CAPITAL STOCK OR OTHER PROPRIETARY INTEREST IN THE NAMED INSURED; OR
 - (3) A TENANT OF THE NAMED INSURED.

4. PERMITS AND AGREEMENTS CLAUSE: Permission granted: (a) For such use of the premises as is usual and incidental to the business conducted therein and for existing and increased hazards and for change in use or occupancy except as to any specific hazard, use, or occupancy prohibited by the express terms of this policy or by any endorsement thereon; (b) To keep and use all articles and materials, usual and incidental to said business, in such quantities as the exigencies of the business require; (c) For the building(s) to be in course of construction, alteration or repair, all without limit of time but without extending the term of this policy, and to build additions thereto, and this policy, under its respective item(s), shall cover on or in such additions in contact with such building(s).

This insurance shall not be prejudiced: (1) By any act or neglect of the owner of the building(s) if the insured is not the owner thereof, or by any act or neglect of any occupant of the building(s) (other than the named insured), when such act or neglect of the owner or occupant is not within the control of the named insured; (2) By failure of the named insured to comply with any warranty or condition contained in any form, rider or endorsement attached to this policy with regard to any portion of the premises over which the named insured has no control; nor (3) shall this insurance be prejudiced by any error in stating the name, number, street or location of any building(s) covered hereunder, or of building(s) and contents if covered under a single item of insurance.

5. MORTGAGEE CLAUSE: (THIS ENTIRE CLAUSE IS VOID UNLESS NAME OF MORTGAGEE OR TRUSTEE IS INSERTED ON THE FIRST PAGE OF THIS POLICY IN SPACE PROVIDED THEREFOR): If another mortgagee or lessor payable endorsement applicable to buildings is separately attached to this policy, such other endorsements shall supersede the provisions of this clause. Loss (if any) under this policy, ON BUILDINGS ONLY, shall be payable to the mortgagee(s), if named as payee(s) on the first page of this policy, as mortgagee(s) under any present or future mortgage upon the property described in and covered by this policy, as interest may appear, and in order of precedence of said mortgage. (a) The terms "mortgagee," "mortgagee" and "mortgage" wherever used in this clause shall be deemed to include deeds of trust and the respective parties thereto. (b) This insurance, as to the interest of the mortgagee only therein, shall not be invalidated by any act or neglect of the mortgagee or owner of the described property, nor by the use of the premises for purposes more hazardous than are permitted by this policy. (c) Any mortgagee who shall have or acquire knowledge that the premises are being used for purposes more hazardous than are permitted by this policy or that the premises have been vacant or unoccupied beyond the period permitted by this policy, shall forthwith notify this Company thereof and shall cause the consent of the Company thereto to be noted on this policy; and in the event of failure so to do, all rights of such mortgagee hereunder shall forthwith terminate. (d) In case the mortgagee or owner shall fail to pay any premium due or to become due under this policy, the mortgagee hereby covenants and agrees to pay the same on demand. The mortgagee also covenants and agrees to pay on demand the premium for any increased hazard for the term of the existence thereof. (e) This Company shall not be liable to the mortgagee for a greater proportion of any loss than the amount hereby insured shall bear to the whole insurance covering the property against the peril involved, under policies issued to, held by, or payable to the mortgagee, whether collective or not. (f) The policy provisions relating to "Mortgagee Interests and Obligations" are specifically referred to and made a part of this clause.

6. LIBERALIZATION CLAUSE: If during the period that insurance is in force under this policy, or within forty-five (45) days prior to the inception date thereof, on behalf of this Company there be adopted, or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which this form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the insured hereunder as though such endorsement or substitution of form had been made.

7. NUCLEAR CLAUSE: THE WORD "FIRE" IN THIS POLICY OR ENDORSEMENTS ATTACHED HERETO IS NOT INTENDED TO AND DOES NOT EMBRACE NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, ALL WHETHER CONTROLLED OR UNCONTROLLED, AND LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS NOT INTENDED TO BE AND IS NOT INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS, WHETHER SUCH LOSS BE DIRECT OR INDIRECT, PROXIMATE OR REMOTE, OR BE IN WHOLE OR IN PART CAUSED BY, CONTRIBUTED TO, OR AGGRAVATED BY "FIRE" OR ANY OTHER PERILS INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS; HOWEVER, SUBJECT TO THE FOREGOING AND ALL PROVISIONS OF THIS POLICY, DIRECT LOSS BY "FIRE" RESULTING FROM NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS INSURED AGAINST BY THIS POLICY.

8. DEFERRED PREMIUM PAYMENT PLAN: IF THE INSURED ELECTS TO PAY THE PREMIUM IN EQUAL ANNUAL PAYMENTS AS INDICATED ON THE FIRST PAGE OF THIS POLICY, THE PREMIUM FOR THIS POLICY IS HEREBY MADE SO PAYABLE, PROVIDED THAT NO PAYMENT SHALL BE LESS THAN THE MINIMUM PREMIUM APPLICABLE.

IF THE INSURED IS IN DEFAULT OF ANY SUCH PREMIUM PAYMENT AND THIS COMPANY ELECTS TO CANCEL THIS POLICY, NOTICE OF CANCELLATION SHALL BE IN ACCORDANCE WITH THE PROVISIONS OF THIS POLICY, BUT IN SUCH CASE ANY PORTIONS OF THE PREMIUM PREVIOUSLY PAID SHALL BE EARNED BY THIS COMPANY.

F. EXTENDED COVERAGE ENDORSEMENT

EFFECTIVE ONLY WHEN PREMIUM FOR EXTENDED COVERAGE IS INSERTED IN THE SPACE PROVIDED ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREON.

In consideration of the premium for this coverage, and subject to the provisions herein and in the policy to which this endorse-

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EXTENDED COVERAGE ENDORSEMENT
GIVE ONLY WHEN PREMIUM FOR EXTENDED COVERAGE IS INSURED IN THE SPACE PROVIDED ON THE
FIRST PAGE OF THIS POLICY OR ENDORSED HEREON.

In consideration of the premium for this coverage, and subject to the provisions herein and in the policy to which this endorsement is attached including endorsements thereon, this policy is extended to insure against direct loss by windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles, and smoke, except as hereinafter provided.

PROVISIONS APPLICABLE ONLY TO WINDSTORM AND HAIL: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY FROST OR COLD WEATHER, OR ICE (OTHER THAN HAIL), SNOW OR SLEET, WHETHER DRIVEN BY WIND OR NOT.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING(S) OR THE PROPERTY COVERED THEREIN CAUSED: (a) BY RAIN, SNOW, SAND OR DUST, WHETHER DRIVEN BY WIND OR NOT, UNLESS THE BUILDING(S) COVERED OR CONTAINING THE PROPERTY COVERED SHALL FIRST SUSTAIN AN ACTUAL DAMAGE TO ROOF OR WALLS BY THE DIRECT ACTION OF WIND OR HAIL AND THEN SHALL BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING(S) OR THE PROPERTY COVERED THEREIN AS MAY BE CAUSED BY RAIN, SNOW, SAND OR DUST ENTERING THE BUILDING(S) THROUGH OPENINGS IN THE ROOF OR WALLS MADE BY DIRECT ACTION OF WIND OR HAIL; OR (b) BY WATER FROM SPRINKLER EQUIPMENT OR FROM OTHER PIPING, UNLESS SUCH EQUIPMENT OR PIPING BE DAMAGED AS A DIRECT RESULT OF WIND OR HAIL.

UNLESS AN ADDITIONAL PREMIUM IS CHARGED AND THIS POLICY IS SPECIFICALLY ENDORSED TO PROVIDE FOR COVERAGE OF WINDSTORM AND HAIL DAMAGE TO THE FOLLOWING PROPERTY, THIS COMPANY SHALL NOT BE LIABLE FOR WINDSTORM OR HAIL DAMAGE TO: (a) WINDMILLS, WIND PUMPS OR THEIR TOWERS; (b) CROP SILOS OR THEIR CONTENTS; (c) METAL SMOKESTACKS; OR (d) UNLESS WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF: (1) GRAIN, HAY, STRAW OR OTHER CROPS; (2) LAWNS, TREES, SHRUBS OR PLANTS; (3) AWNINGS OR CANOPIES (FABRIC OR SLAT), INCLUDING THEIR SUPPORTS; (4) SIGNS OR RADIO OR TELEVISION ANTENNAS, INCLUDING THEIR LEAD-IN WIRING, MASTS OR TOWERS.

PROVISIONS APPLICABLE ONLY TO EXPLOSION: Loss by explosion shall include direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the firebox (or combustion chamber) of any fired vessel or within the flues or passages which conduct the gases of combustion therefrom.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED.

EXCLUDED IN SUCH CASES. TIME OF LOSS.

2. WAIVER OF INVENTORY AND APPRAISEMENT CLAUSE: If any item of this policy is subject to the conditions of use

THE FOLLOWING ARE NOT EXPLOSIONS WITHIN THE INTENT OR MEANING OF THESE PROVISIONS: (a) SHOCK WAVES CAUSED BY AIRCRAFT, GENERALLY KNOWN AS "SONIC BOOM;" (b) ELECTRIC ARCING; (c) RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAK-DOWN; (d) WATER HAMMER; (e) RUPTURE OR BURSTING OF WATER PIPES; (f) RUPTURE OR BURSTING DUE TO EXPANSION OR SWELLING OF THE CONTENTS OF ANY BUILDING OR STRUCTURE, CAUSED BY OR RESULTING FROM WATER; (g) RUPTURE, BURSTING OR OPERATION OF PRESSURE RELIEF DEVICES.

Any other explosion clause made a part of this policy is superseded by this endorsement.

PROVISIONS APPLICABLE ONLY TO RIOT, RIOT ATTENDING A STRIKE AND CIVIL COMMO-TION: Loss by riot, riot attending a strike or civil commotion shall include direct loss by acts of striking employees of the owner or tenant(s) of the described building(s) while occupied by said striking employees and shall also include direct loss from pillage and looting occurring during and at the immediate place of a riot, riot attending a strike or civil commotion. UNLESS SPECIFICALLY ENDORSED HEREON, THIS COMPANY SHALL NOT BE LIABLE FOR LOSS RESULTING FROM DAMAGE TO OR DESTRUCTION OF THE DESCRIBED PROPERTY DUE TO CHANGE IN TEMPERATURE OR HUMIDITY OR INTERRUPTION OF OPERATIONS WHETHER OR NOT SUCH LOSS IS COVERED BY THIS POLICY AS TO OTHER PERILS.

PROVISIONS APPLICABLE ONLY TO LOSS BY AIRCRAFT AND VEHICLES: The term "aircraft," as used in this endorsement, shall include self-propelled missiles and spacecraft. The term "vehicles," as used in this endorsement, means vehicles running on land or tracks BUT NOT AIRCRAFT. LOSS BY AIRCRAFT OR BY VEHICLES SHALL INCLUDE ONLY DIRECT LOSS RESULTING FROM ACTUAL PHYSICAL CONTACT OF AN AIRCRAFT OR A VEHICLE WITH THE PROPERTY COVERED HEREUNDER, EXCEPT THAT LOSS BY UNDER OR WITH THE BUILDING(S) CONTAINING THE PROPERTY COVERED HEREUNDER, THIS COMPANY SHALL NOT BE LIABLE FOR AIRCRAFT INCLUDES DIRECT LOSS BY OBJECTS FALLING THEREFROM. THIS COMPANY SHALL NOT BE LIABLE FOR LOSS: (a) BY ANY VEHICLE OWNED OR OPERATED BY AN INSURED OR BY ANY TENANT OF THE DESCRIBED PREMISES; (b) BY ANY VEHICLE, TO FENCES, DRIVEWAYS, WALKS OR, UNLESS WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF, TO LAWNS, TREES, SHRUBS OR PLANTS; (c) TO ANY AIRCRAFT OR VEHICLE INCLUDING CONTENTS THEREOF OTHER THAN STOCKS OF AIRCRAFT OR VEHICLES IN PROCESS OF MANUFACTURE OR FOR SALE.

PROVISIONS APPLICABLE ONLY TO SMOKE: The term "smoke" as used in this endorsement means only smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, ONLY WHEN SUCH UNIT IS CONNECTED TO A CHIMNEY BY A SMOKE PIPE OR VENT PIPE, AND WHILE IN OR ON THE DESCRIBED PREMISES BUT NOT SMOKE FROM FIRE-PLACES OR INDUSTRIAL APPARATUS.

WAR RISK EXCLUSION: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY (a) HOSTILE OR WARLIKE ACTION IN TIME OF PEACE OR WAR, INCLUDING ACTION IN HINDERING, COMBATING OR DEFENDING AGAINST AN ACTUAL, IMPENDING OR EXPECTED ATTACK, (1) BY ANY GOVERNMENT OR SOVEREIGN POWER (DE JURE OR DE FACTO), OR BY ANY AUTHORITY MAINTAINING OR USING MILITARY, NAVAL OR AIR FORCES; OR (2) BY MILITARY, NAVAL OR AIR FORCES; OR (3) BY AN AGENT OF ANY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES, IT BEING UNDERSTOOD THAT ANY DISCHARGE, EXPLOSION OR USE OF ANY WEAPON OF WAR EM-PLOYING NUCLEAR FISSION OR FUSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE ACTION BY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES; (b) INSURRECTION, REBELLION, REVOLUTION, CIVIL WAR, USURPED POWER, OR ACTION TAKEN BY GOV-: NTAL AUTHORITY IN HINDERING, COMBATING OR DEFENDING AGAINST SUCH AN OCCURRENCE.

WATER EXCLUSION: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED BY, RESULTING FROM, CONTRI-BUTED TO OR AGGRAVATED BY ANY OF THE FOLLOWING--

- (a) FLOOD, SURFACE WATER, WAVES, TIDAL WATER OR TIDAL WAVE, OVERFLOW OF STREAMS OR OTHER BODIES OF WATER, OR SPRAY FR: ANY OF THE FOREGOING, ALL WHETHER DRIVEN BY WIND OR NOT;
- (b) WATER WHICH BACKS UP THROUGH SEWERS OR DRAINS;
- (c) WATER BELOW THE SURFACE OF THE GROUND INCLUDING THAT WHICH EXERTS PRESSURE ON OR FLOWS, SEEPS OR LEAKS THROUGH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS, BASEMENT OR OTHER FLOORS, OR THROUGH DOORS, WINDOWS OR ANY OTHER OPENINGS IN SUCH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS OR FLOORS;

UNLESS LOSS BY EXPLOSION AS INSURED AGAINST HEREUNDER ENSUES, AND THEN THIS COMPANY SHALL BE LIABLE FOR ONLY SUCH ENSUING LOSS.

OTHER PROVISIONS:

A claim for loss by any peril insured against by this endorsement shall not be barred because of change of occupancy, nor be cause of vacancy or unoccupancy.

THIS ENDORSEMENT DOES NOT INCREASE THE AMOUNT(S) OF INSURANCE PROVIDED IN THIS POLICY.

APPORTIONMENT: THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, FROM ANY PERIL OR PERILS INCLUDED IN THIS ENDORSEMENT THAN (1) THE AMOUNT OF INSURANCE UNDER THIS POLICY BEARS TO THE WHOLE AMOUNT OF FIRE INSURANCE COVERING THE PROPERTY, OR WHICH WOULD HAVE COVERED THE PROPERTY EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, WHETHER COLLECTIBLE OR NOT, AND WHETHER OR NOT SUCH OTHER FIRE INSURANCE COVERS AGAINST THE ADDITIONAL PERIL OR PERILS INSURED HEREUNDER, NOR (2) FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, THAN THE AMOUNT HEREBY INSURED BEARS TO ALL INSURANCE WHETHER COLLECTIBLE OR NOT, COVERING IN ANY MANNER SUCH LOSS, OR WHICH WOULD HAVE COVERED SUCH LOSS EX-CEPT FOR THE EXISTENCE OF THIS INSURANCE, EXCEPT IF ANY TYPE OF INSURANCE OTHER THAN FIRE EXTENDED TO COVER ADDITIONAL PERILS OR WINDSTORM INSURANCE APPLIES TO ANY LOSS TO WHICH THIS INSURANCE ALSO APPLIES, OR WOULD HAVE APPLIED TO ANY SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, THE LIMIT OF LIABILITY OF EACH TYPE OF INSURANCE FOR SUCH LOSS, HEREBY DESIGNATED AS "JOINT LOSS," SHALL FIRST BE DETERMINED AS IF IT WERE THE ONLY INSURANCE, AND THIS TYPE OF INSURANCE SHALL BE LIABLE FOR NO GREATER PROPORTION OF JOINT LOSS THAN THE LIMIT OF ITS LIABILITY FOR SUCH LOSS BEARS TO THE SUM OF ALL SUCH LIMITS. THE LIABILITY OF THIS COMPANY (UNDER THIS ENDORSEMENT) FOR SUCH JOINT LOSS SHALL BE LIMITED TO ITS PROPORTIONATE PART OF THE AGGREGATE LIMIT OF THIS AND ALL OTHER INSURANCE OF THE SAME TYPE. THE WORDS "JOINT LOSS," AS USED IN THE FOREGOING, MEAN THAT PORTION OF THE LOSS IN EXCESS OF THE HIGHEST DEDUCTIBLE, IF ANY, TO WHICH THIS ENDORSEMENT AND OTHER TYPES OF INSUR-ANCE ABOVE REFERRED TO BOTH APPLY.

PROVISIONS APPLICABLE ONLY WHEN THIS ENDORSEMENT IS ATTACHED TO A POLICY COVERING BUSI-NESS INTERRUPTION, TUITION FEES, EXTRA EXPENSE, ADDITIONAL LIVING EXPENSE, RENT OR RENTAL VALUE, LEASEHOLD INTEREST OR OTHER CONSEQUENTIAL LOSS: THE TERM "DIRECT," AS APPLIED TO LOSS, MEANS LOSS, AS LIMITED AND CONDITIONED IN SUCH POLICY, RESULTING FROM DIRECT LOSS TO DESCRIBED PRO-PERTY FROM THE PERIL(S) INSURED AGAINST; AND WHILE THE BUSINESS OF THE OWNER OR TENANT(S) OF THE DESCRIBED BUILDING(S) IS INTERRUPTED BY A STRIKE AT THE DESCRIBED LOCATION, THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS DUE TO INTERFERENCE BY ANY PERSON(S) WITH REBUILDING, REPAIRING OR REPLAC-ING THE PROPERTY DAMAGED OR DESTROYED OR WITH THE RESUMPTION OR CONTINUATION OF BUSINESS.

Caution: WHEN THIS ENDORSEMENT IS PURCHASED WITH ONE POLICY, THE INSURED SHOULD SECURE LIKE COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.

KK5E20

EFFECTIVE ONLY WHEN PREMIUM FOR THIS COVERAGE IS SHOWN ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREON AND ONLY WHEN THE EXTENDED COVERAGE ENDORSEMENT IS ALSO MADE EFFECTIVE.

In consideration of the premium for this coverage, and subject to the provisions of this policy and the Extended Coverage Endorsement, the coverage under said Extended Coverage Endorsement is extended to include direct loss by Vandalism and Malicious Mischief.

PROVISIONS APPLICABLE ONLY TO VANDALISM AND MALICIOUS MISCHIEF: The terms "vandalism" and "malicious mischief" as used herein mean only willful and malicious damage to or destruction of the property covered hereunder.

(1) THIS COMPANY SHALL NOT BE LIABLE FOR LOSS IF THE DESCRIBED BUILDING(S) HAD BEEN VACANT OR UNOCCUPIED BEYOND A PERIOD OF THIRTY (30) CONSECUTIVE DAYS IMMEDIATELY PRECEDING THE LOSS, WHETHER OR NOT SUCH PERIOD COMMENCED PRIOR TO THE INCEPTION DATE OF THIS COVERAGE; but a building in process of construction shall not be deemed vacant or unoccupied, nor shall the unoccupancy provision be applicable to private dwelling property.

Definitions: (a) Vacant-containing no contents pertaining to operations or activities customary to occupancy of the building. (b) Unoccupied-containing contents pertaining to occupancy of the building while operations or other customary activities are suspended.

A suspension of operations or period of inactivity during part of each year which is usual and incidental to the described occupancy of the building shall not be deemed unoccupancy.

(2) THIS COMPANY SHALL NOT BE LIABLE FOR LOSS: (a) TO GLASS (OTHER THAN GLASS BUILDING BLOCKS) CONSTITUTING A PART OF A BUILDING, STRUCTURE OR AN OUTSIDE SIGN; (b) BY PILFERAGE, THEFT, BURGLARY OR LARCENY, EXCEPT THAT THIS COMPANY SHALL BE LIABLE FOR WILLFUL DAMAGE TO THE BUILDING(S) COVERED HEREUNDER CAUSED BY BURGLARS; (c) BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED; OR BY RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAKDOWN; (d) FROM DEPRECIATION, DELAY, DETERIORATION OR LOSS OF MARKET; NOR, UNLESS SPECIFICALLY ENDORSED HEREON, FOR ANY LOSS RESULTING FROM CHANGE IN TEMPERATURE OR HUMIDITY.

Page 4 of 4

Place Here To Attach To Policy

KK5821

Mayfield Insurance Agency

P.O. Box 414

Ukiah, California 95482

Attn: BOB LEEB

FROM



M.J. HALL & COMPANY, INC.
INSURANCE & REINSURANCE

Park Center Building

709 North Center

Stockton, CA. 95202 • 209-948-8108

SUBJECT: PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

DATE: 1-5-78

Dear Bob:

Please find enclosed the policy for the above captioned account which we trust you will find to be in order.

If you should have any questions, please let us know.

Thank you,

Carol Blakenore

PLEASE REPLY TO

SIGNED

* We are still in need of the endorsements which covered the Redwood Valley properties, except for the church, and the contents in the bus garage.

were getting desperate - please help!
Thanks

DATE

SIGNED

Bob Leeb

1/6/78

SEND WHITE AND PINK COPIES WITH CARBONS INTACT. PINK COPY IS RETURNED WITH REPLY.

KK 571

TO AMERICAN LIFE INSURANCE COMPANY

POLICYHOLDER: L. J. Thompson, Jr. for the Month of: August 1961
 GROUP POLICY NO: 110 2257 CURRENCY: 1/11 Date Prepared: 8/1

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS			HEALTH CLASS			HEALTH CLASS		
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF INSURANCE	# LIVES	VOLUME OF INSURANCE	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family
1. IN FORCE PREVIOUS MONTH							40		124						
2. ADDITIONS							6		7						
3. INCREASES															
4. SUB-TOTAL (1+2+3)							46		16						
5. TERMINATIONS							2		1						
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)							44		15						
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	1.37		11.24						
9. TOTAL PREMIUM (7x8)							190.48		163.60						
10. ADJUSTMENTS							-26.04		-22.48						
11. TOTAL PREMIUM DUE							408.08								

INSTRUCTIONS:

- Use only section(s) applicable to your coverage(s)
- Explain all changes on lines 2,3,5,6, & 10 on reverse side.
- Attach Enrollment cards for new insureds.
- If additional columns are needed carry forward on second form.
- Indicate Back Premium Charges and Credits on Line 10 - "Adjustments" and explain in Remarks.

TOTAL PREMIUM DUE FOR ALL BENEFITS: 408.08

REMARKS: August 13 1961. 1 premium / back premium.
11. 100.00. 100.00. 100.00. 100.00. 100.00.

- Show Total Benefit
- Show Number of Participants in Category for Lines 1 through 7.
- For changes in Health Dependent Category show new category as "Additions" old category as "Terminations"

TO: AMERICAN LIFE INSURANCE COMPANY

POLICYHOLDER: Emp. & Family for the Month of September 1977
 GROUP POLICY NO: 1167 2277 CURRENCY 11/77 Date Prepared: 11/77

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS			HEALTH CLASS			HEALTH CLASS		
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF INSURANCE	# LIVES	VOLUME OF INSURANCE	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family
1. IN FORCE PREVIOUS MONTH							44		15						
2. ADDITIONS							—		—						
3. INCREASES															
4. SUB-TOTAL (1+2+3)							44		15						
5. TERMINATIONS							—		—						
6. DECREASES															
7. TOTAL IN FORCE (4-6)							1-4		1-5						
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	1-34		11-24						
9. TOTAL PREMIUM (7x8)							110.76		168.60						
10. ADJUSTMENTS															
11. TOTAL PREMIUM DUE							359.56								

INSTRUCTIONS:

- Use only section(s) applicable to your coverage(s).
- Explain all changes on lines 2, 3, 5, 6, & 10 on reverse side.
- Attach Enrollment cards for new insureds.
- If additional columns are needed carry forward on second form.
- Indicate Back Premium Charges and Credits on Line 10 — "Adjustments" and explain in Remarks.

TOTAL PREMIUM DUE FOR ALL BENEFITS: 359.56

REMARKS:

- Show Total Benefit
- Show Number of Participants in Category for Lines 1 through 7.
- For changes in Health Dependent Category show new category as "Additions" old category as "Terminations"

GROUP INSURANCE PREMIUM STATEMENT

TO: AMERICAN LIFE INSURANCE COMPANY

POLICYHOLDER: Republic of the Philippines for the Month of: October 1977

GROUP POLICY NO: 1682297 CURRENCY: ₱ Date Prepared: 11/77

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS			HEALTH CLASS			HEALTH CLASS		
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF INSURANCE	# LIVES	VOLUME OF INSURANCE	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family
1. IN FORCE PREVIOUS MONTH							44		15						
2. ADDITIONS							—		—						
3. INCREASES															
4. SUB-TOTAL (1+2+3)							44		15						
5. TERMINATIONS							—		—						
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)							44		15						
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	7.34		11.24						KKSFY
9. TOTAL PREMIUM (7x8)							—		—						
10. ADJUSTMENTS							190.76		168.60						
11. TOTAL PREMIUM DUE							357.56								

INSTRUCTIONS:

- Use only section(s) applicable to your coverage(s)
- Explain all changes on lines 2,3,5,6, & 10 on reverse side.
- Attach Enrollment cards for new insureds.
- If additional columns are needed carry forward on second form.
- Indicate Back Premium Charges and Credits on Line 10 — "Adjustments" and explain in Remarks.

TOTAL PREMIUM DUE FOR ALL BENEFITS: ₱357.56

REMARKS:

- Show Total Benefit
- Show Number of Participants in Category for Lines 1 through 7.
- For changes in Health Dependent Category show new category as "Additions" old category as "Terminations"

GROUP INSURANCE PREMIUM STATEMENT

TO: AMERICAN LIFE INSURANCE COMPANY

POLICYHOLDER: Proprietor Joseph L. Hession for the Month of: November 1977
 GROUP POLICY NO: UG 2297 CURRENCY: 1/1 Date Prepared: 12/77

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS			HEALTH CLASS			HEALTH CLASS		
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF INSURANCE	# LIVES	VOLUME OF INSURANCE	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family
1. IN FORCE PREVIOUS MONTH							44		15						
2. ADDITIONS									-						
3. INCREASES															
4. SUB-TOTAL (1+2+3)							44		15						
5. TERMINATIONS							-		-						
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)							44		15						
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	7.34		11.24						
9. TOTAL PREMIUM (7x8)							110.76		168.60						
10. ADJUSTMENTS															
11. TOTAL PREMIUM DUE							359.56								

INSTRUCTIONS:

- Use only section(s) applicable to your coverage(s)
- Explain all changes on lines 2,3,5,6, & 10 on reverse side.
- Attach Enrollment cards for new insureds.
- If additional columns are needed carry forward on second form.
- Indicate Back Premium Charges and Credits on Line 10 - "Adjustments" and explain in Remarks.

TOTAL PREMIUM DUE FOR ALL BENEFITS: _____

REMARKS: _____

- Show Total Benefit
- Show Number of Participants in Category for Lines 1 through 7.
- For changes in Health Dependent Category show new category as "Additions" old category as "Terminations"

GROUP INSURANCE PREMIUM STATEMENT

TO: AMERICAN LIFE INSURANCE COMPANY

POLICYHOLDER: People's People 4/21 for the Month of: Dec. 1977

GROUP POLICY NO: 169 2297 CURRENCY: --- Date Prepared: 11/77

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS			HEALTH CLASS			HEALTH CLASS		
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF INSURANCE	# LIVES	VOLUME OF INSURANCE	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family
1. IN FORCE PREVIOUS MONTH							44		15						
2. ADDITIONS															
3. INCREASES															
4. SUB-TOTAL (1+2+3)							44		15						
5. TERMINATIONS															
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)							44		15						
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	7.34		11.34						
9. TOTAL PREMIUM (7x8)							190.46		168.60						
10. ADJUSTMENTS															
11. TOTAL PREMIUM DUE							357.56								

INSTRUCTIONS:

- Use only section(s) applicable to your coverage(s).
- Explain all changes on lines 2,3,5,6, & 10 on reverse side.
- Attach Enrollment cards for new insureds.
- If additional columns are needed carry forward on second form.
- Indicate Back Premium Charges and Credits on Line 10 - "Adjustments" and explain in Remarks.

G-303.

TOTAL PREMIUM DUE FOR ALL BENEFITS: _____

REMARKS: _____

- Show Total Benefit
- Show Number of Participants in Category for Lines 1 through 7.
- For changes in Health Dependent Category show new category as "Additions" old category as "Terminations"

COMPLETE REVERSE SIDE FOR ALL CHANGES