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Shee Paul Malice - 10 - 1000

Shee Paul Day - Bossolt - 1050 Proposition

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 anyxest the SF temple or the RWV temple or parked 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

ANTHORNEY IN

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.

- 'Soh Lelen Maypuld Shaman

Mathematics 1.

the place

I AL WARRANTE

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	THUOMA	PREMIUM
6/14/78	GL 50929	Great South- west Fire	as per schedule	s 300,000.00 % state tax amping fee olicy fee	\$6,683.00

وأحلال والإدبالا

YOUR PROMPT PAYMENT WOULD BE APPRECIAITED

KKSAS

and the second of the second o		
General and/or Automobile Liability	Policy	
√ 10-B-M-7522-7 *125		73
GREAT SOUTHWEST FIRE INSURANCE	CE COMP	PANY
SCOTTSDALE, ARIZONA • A STOCK COMP.		
SCOTTSDALE, ARIZORA		
ATERS 4. At and lower Address and Zin Code	CT. 5	50929
ITEM 1. Named Insured, Address and Zip Code	· CLL ·	,
PEOPLE'S TEMPLE OF THE DISCIPLES OF .	GL 5	0903
CHRIST CHURCH AND GARRY DREYFUS, MCTERMAN, BRATSKY, HERNDON AND PESONEN, INC.	Renew	al of Number
BOX 28, REDWOOD VALLEY, CALIFORNIA		
Agent of Insured, Address and Zip Code ITEM 2.	12:01 A.M., Stand	ard Time at The
GEO. F. BROWN & SONS, INC. Policy Period: Mo/Dy/Yr 6-14-78 From 6-14-78	address of the na stated herein, unle	ss sooner termi- (4
111 PINE ST. 5 To 6-14-79	nated by any terr primary insurance.	
SAN FRANCISCO, CALIFORNIA 94111 Agency No.04812		ä
Agency No.U.PO.IZ	_ 	i i i i i i i i i i i i i i i i i i i
ITEM The insurance afforded is only with respect to such of the following Coverage Part(s) as are indicated of the company's liability against each such Coverage shall be as stated in the Coverage Part(s), subjections	d by specific premium of the total and the terms of the t	harge or charges. The limit his policy having reference
3. thereto.		
COVERAGE PART(S) ATTACHED TO THE POLICY - INSERT FORM NUMBER AND T	ITLE	ADVANCE PREMIUM
TOPH ISLIE	1,	s 6.683.00
OWNER'S LANDLORD'S AND TENANT'S LIABILITY PER FORM L6416	,	0,003.00
•	TAXES	000 to
	TATE TAX TAMPING FEE	200.49 13.36
.26 31 FULLY	EARNED POLICY	
•		
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	O EL AT CAI	NCELLATIONS
Authority from or regulated by the Cali-	O FLAT CA	NOLLLATION
fornia Insurance Commissioner.		
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	Total Advance Premi	
in installments premium is payable. On effective date of policy \$ 1st Anniversary \$	2nd Annivers	ary S
Audit Period: Annual, unless otherwise stated.** ITEM Named Insured is (check one): Individual Partnership		
Δ		
ITEM During the past three years no Insurer has cancelled insurance, issued to the named Insured, similar to	that afforded hereunde	r unless otherwise
5. 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 of the risk or the hazard assumed by the company shall render this policy void.	n, concealment or fraud	affects either the acceptance
B. Notice of all accidents or occurrences must immediately be given to Great Southwest Fire Insurance Con	mpany whether or not s	such accidents or occurrence.
appear likely to involve this policy.		=
₩ 23%		er wheelphis
		all the second
Great Southwest Fire Insuranc	g Co.	7
20W 000/40 201	111	the atte a tre
SSIV 398(10-76) Page 2 of 4 Countersignature Date AUG. 21, 1978 Countersigned by URSICS	Licensed Resid	rive Agent
12 R. 3 M G	*	

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COVERAGE PART

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 (£6. 1-73)

For attachment to Policy No. <u>GL 50929</u> , to complete said policy.					
ADDITIONAL DE	CLARATIONS		•		
Location of insured premises canten "same" or same Location as address shown in	17E# 1 00 DECLARA	TIONS)			
* *					
interest of named insured in insured premises conecu necom-		٠.			
OWNER GRHENAL LESSEE TENANT Diher	· · · · · · · · · · · · · · · · · · ·		:	i	· ···
Part occupied by named insured (serves necom)	•	* *	• • •	* -	
			• -		
SCHEC				-	• • • • • • • • • • • • • • • • • • • •
The insurance afforded is only with respect to such of the following Coverages as liability against each such Coverage shall be as stated herein, subject to all the t	are indicated by s erms of this policy	pecific premi y having refer	ium charge or or ence thereto.	tharges. The limi	t of the company's
Coverages			Limits of Li each occur		Advance Premiums
111 /1			300,000		567.00
A—Bodily Injury Liability			300,000		116.00
B—Property Damage Liability	`	B	300,000		683.00
Form numbers of endorsements attached at issue	- 1	٠ ٢			
			Total Advance	Premium \$	لتيت
General Liabii	lity Razards	<u> </u>	<u> </u>		
Description of Hazards Code	Premium Bases		tates		e Premiums
		· B.I.	P.D.	Bedily Injury	Property Damage
Premises - Operations :	1		1	i	
LOCATION NO. 1 - T-01 866125	A) 20,000			3,236.	11.00
1859 GEARY ST. SAN FRANCISCO CA.65150	B) 277 ·	-326	.013	9.	4.00
PARKING LOT'S	} ·~	•••	1	j	1.
LOCATION NO. 2 - T-12 866125	14,400	16.18	.054	2,330.	8.00
7700 = EAST ROAD REDWOOD VALLEY, CA.	1		1	1	·]·· [
LOCATION NO. 3 - T-03 65132	A) 12,480	6.76	.168	844.	21.00
1435 ALVARADO TERRACE, LOS ANGELES, CA.			1.	1 .	1 .1
LOCATION NO. 4 - T-12 65143	E) 1	17.64	3.36	21.	10.00 MIN
7730 - EAST ROAD REDWOOD VALLEY, CA.	}	1	1		}
LOCATION NO. 5 - T-01 65143	E) 1	16.64	3.36	21.	10.00 HI
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142-5TH ST. RICHMOND, CA.	E) 1	15.43	2.52	,20. 1	inio oo hi
LOCATION NO. 6 -T-03			امت منه	١	
1121-W 65TH ST. LOS ANGELES, CA.	E) 1	16.18	3.36		11H 00.01H
5116-SO. TOWN, LOS ANGELES, CA.	E) 1	16.18	3.36		H 00.01 H
5118 SO. TOWN, LOS ANGELES, CA.	(E) 1	16.18	3.36		41H 00.01HI
932 E. SANTA BARBARA AVENUE, LOS ANGELES,C	4.E) .I	16.18	3.36	Į 20. i	фи оо.огиф
VACANT LAND AT: T-06	{	(1.	1	1 1
5 W. N/W & SEC. 21. TIPSN R/E	200.	1.54	-03	3.H	1 . 00 . H
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VACANT LAND	B) 65	1.54	.03	. 3.M	IN. 1.00 MIN
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R. 16W SBBM, LOS ANGELES, COUNTY, CA.	•	Į	1	1 .	1
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When used as a premium basis:

Escalators (Number at Premises)

Tatal Advance B.I. and P.D. Premiums \$ 6567.00 \$116.00

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 [&]quot;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 lickets, complimentary tackets 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 leterasting, 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.

1. 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. bedily injury or B. property damage

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 incidential thereto, and the company shall have the right and duty to defend
ary suit against the insured seeking damages on account of such budily 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.

This insurance does not apply:

- ints insurance oces not apply:

 (a) to liability assumed by the lasured 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 lajury 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 lessared, or

any insures, or 20 any other automobile or siteratt operated by any person in the course of his employment by any lasured; but this exclusion does not bapply 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 budly injury or property damage arising out of (1) the ownership, mainte-nance, operation, use, loading or unloading of any mobile equipment while being used in any prearranged or organized racing, speed or demolition contest or forwary structure arising equity or the prearting organized racing, speed or contest or activity or (2) the operation, or use of any snowmobile or trailer designed for use therewith;
- (c) to hordivining 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 joaned to any insured;
- (e) to bodily lajury or property Hamage arising out of the ownership, maintenance, Appearing use, leading or unloading of
 - (I) am watereast wased or obeselved by or Veiled on loaned to sufficiency.
 - to any other watercraft operated by any the radial while ashore on the insured by any insured. IN TOS VILLE ES CV
- but this exclusion dors not pool to material while ashore on the insured premiter:

 (b) to being foliative or property takings arising out of the discharge, dispersal, release to except of knows, reports soot, times, acids, alkalis, toxic chemicals, liquids or, gages, waste, materials or, other initiants, contaminants or pollutants into or upon land; the atmosphere or my water course or body of water, but this exclusion dees unchapped or they water course or body of water, but this exclusion dees unchapped or the states are or escape is sudden and accidental;

 (a) to bodily hapmy or property damage due to wait, whether or not declared, civil was property assumed by the insured under an incidental control.

 (b) to bodily hapmy or property damage for which the insured of his indemnities may be filed liable 0:

 (c) if hot so engaged, is an owner or tessol of premises used for buch purposes, the siling of serving strong the property damage for the business of manufacturing, distribution or so the property damage for the first and independent of his indemnities may be filed liable 0:

 (2) if hot so engaged, is an owner or tessol of premises used for buch purposes, 18 can balbiff simples and 18 can balbiff simples and 18 can be also be so that the insured or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the influctation of any person;

 but part (ii) of this exclusion does not apply with respect to fability of the insured or his indemnities as an owner or lessor described in (2) above.

- but part (ii) 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;
- or ins indemnate as an owner or tessor described in (2) above;

 (i) to any obligation for which the Insurer 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;

 (i) 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 Bability assumed by the insured under an incidental contract;

 (i) to prometry damage in
- (b) 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;
- (0) to properly damage to premises allienated by the named insured arising out of such premises or any part thereof; (mb) to loss of use of tangible property which has not been physically injured or destroyed resulting from er 20% 3

- (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;
- titness of 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; products arising out of such products or any part of such products; or any part of such products, to property damage to the named insured arising out of the work or any portion thereby, be out of materials, burst or equipment furnished in connection therewith; to builty furney or prosperty damage included within the camputed operations.

- coupment runnished in connection interestin;
 (b) to bodily liqury or property damage included within the completed operations
 hazzard or the products hazzard;
 (a) to bodily injury or property damage arising out of operations on or from
 premises (other than the liquing 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;
 (b) to holdity liquing or prompts damage activities and administration of the statement of the sta
- to bodily Injury or properly damage arising out of structural alterations which involve changing the size of or moving buildings or other structures, new construction or denotition 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

- (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 con-duct of such a business;
- 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 in-dividual, partnership or joint venture, the organization so designated and any Dexecutive officer, director or stockholder thereof while acting within the scope of his duties as such.
- or nis ornes 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 1 00 4:17.

 (e) with respect to the operation, for the purpose of locomotion upon a public interpretation, and in mobile equipment registered under any motor yehicle, registration, and
- Expansion of mobile equipment registered under any motor vehicle registratum.

 Expansion is employed of the hamed intural while operating any such equipment it.

 Expansion is employed of the hamed intural while operating any such equipment registered in the name of the named insured and any such equipment registered in the name of the named insured and any person or organization explication, but only if there is no ophicy realization is such person or organization shall be an insured under this person or organization shall be an insured under this person or organization shall be an insured under this person or organization shall be an insured under this person of this employment, or in the course of the named insured or the employer of any person described in sub-paragraph (ii).

- by the named insuren or the employer of any person of the paragraph (ii). On the paragraph (iii) out of the conduct of any partnership or joint venture of which the insured is a partner or member and which ja not designated in this policy as a named insured.

III. LIMITS OF LIABILITY

*Regardless of the nomber of (1) intureds under this policy, (2) persons or organizations, who sustain hodily injury or property damage, or (3) claims hade or suits brought on account of hodily 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 eccurrence 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 faulty stated in the schedule as applicable to "each occurrence."

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in the schedule as applicable to "each ocatinges".

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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

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

"insured premisest" 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.

(AUTHENTIC)

GRÉAT 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)
DAY YR. 12:01 NOON MO. DAY 14 78 X

INSURED

AGENCY AND CODE

GEO. F. BROWN & SONS, INC. 04812

PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH,

ETAL

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 BAS	515		
<u> </u>	COVERAGES		LIMITS OF LIA	BILITY
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 bodly 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)

KKSQ9

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
(STANDARD TIME)
MD. DAY YR. 12:01 NOON
A.M

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.

NCHANGED

earl

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GSW 44 (7-75)

KK500

A SHIP CONTACT

GREAT SOUTHWEST FIRE INSURANCE COMPANY

ENDORSEMENT

P.O. Box 1627, Mesa, Arizona 85201

ATTACHED TO AND FORMING A PART OF POLICY NUMBER

GL 50929

ENDORSEMENT EFFECTIVE					
MO.	DAY	YR.	12:01	NOON	
	-		А.М.,		
6	14	78	x		

INSURED

PEOPLES TEMPLE OF THE DIS-CIPLES OF CHRIST CHURCH, ETAL AGENCY AND CODE

GEO. F. BROWN SONS, INC. 04812

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

Ch. Wilson Homester 8421-78
AUTHORIZED REPRESENTATIVE LATE

KKSEU

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, of 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.

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GSW 79 (10-73) Rev.

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surance, conter ur agent.	ONALD :: MAYFILLD // COLD 19700S 528695					
	COVERAGES: Insurance is provided against only those perils and for only those coverages indicated below by a premium charge.					
SAFECO	P	ROPERTY CO	VERED		UNT OF INSU	
OA LOO	DWELLING			10C. #1	LOC. #2	LOC. #3
	CONTENTS			119.00		
·	Coverage	Perils	Deductible		Premiums	
WELLING FIRE	Dwelling	Fire	100	333.00		
EXTENSION 🚼		E.C.	100	58.00 43.00		
7		BRCAD	100	45.00		
CERTIFICATE *	Contents	Fire E.C.				
THIS CERTIFICATE STATES						
THE LIMITS PROVIDED BY	Comprehensive	LIMITS OF LI				
YOUR POLICY AND WILL	Personal Liability	s	occurence each			1
EXTEND THE POLICY TERM		ļ.				,
FROM MAY 13, 1977	Medical Payments	\$ \$ 25,000.00	each person each accident		,	
TO MAY 13, 1978	Premises Liobility		each			
LIPON PAYMENT OF THE	(O.L. & T.)	\$	occurence			} _
PREMIUM BY THE ITSURED	Broad Form Personal Theft	\$. \$	on premises off premises			
LOAN NO.	Optional		•			
	Coverage					
						ļ
			Premium Each Location	434.00		
PEOPLES TEMPLE OF OF CHRIST	THE DIS	CIPLES		Annual Premium	(all locations)	\$ 434.00
PO BOX 214 REDWOOD VALLEY		470 52669 <u>5</u>	£	Vammusla	. /	h H. Serany
·	•	· I	0/7 6		/ //	M. M. William
			7730	EAST RD		
		2			-	
]3				
		. 11	his is the only	y notice you w	ill receive prior	to the due date.
. KEEP THIS O	CERTIFICATE FOR	YOUR RECORDS		11	ISURED CO	PΥ
DWELLING FIRE					our remittance	
- "		\$1	AFECG I	MSURANCE	COMPANY	'
PREMIUM :		17	720 EL	CAMTNO	REAL	
NOTICE		st	JRLTHEA		CA	94010
INSURED TO PAY PR	EMIUM DU	JE NO. D	5 5266 	95 NO.	. 15 19	
			- OR -	BUDGET AMOUNT	DUE DATE	AND Y YEAR 1977
PL	EASE		*	t If blank, pay	in full	
	ŘĚTŮŔŇ	THIS STUB	AENT	KKSDI	,	

V-011

10 B . M-7522-7 *	150	Salarda Connecticut Delemere Distr	rict of Columbia, Florida, Ge	orgio, Howaii Idaho,
Standard Fire Insurance Policy for A	lationo, Alaska, Arizana, Arkan cly, Louisiano, Maryland, Michig	sos, Colorato, Connecticut, Delaware, Distr on, Mississippi, Missouri, Montona, Neuros I, Rhode Island, South Carolino, South Dol Virginio, Wiscomin and Wyoming Policy Provisions-Part One" Co	to Nevodo, New Jersey, Nev Loto, Tennessee, Utah, Vost	e Mexico New York, 201. Virginia, Viesh-
North Carolina, North Dakota, Ohio,	Oktohomo, Oregon, Penissivania ington, West	Virginio, Wisconsin and Wyoming Policy Provisions-Part One" Co	ompletes the below	numbered
Part Two, This De	Cididitoris page	POLICY NUMBER 117-		
DECI	ARATIONS	POLICI NOMBER	OITOON	
٨/	of Insured:	PEOPLES TEMPLE OF THE	DISCIPLES OF	CHRIST CHURCH
J Yame	of. Fusurea .	P.O. BOX 214	, , , ,	
ADDRESS:	•	REDWOOD VALLEY, CA	. 954 70	
	t, Town, County & State)	2-14-77 To:	2-14-78	. Years
Oney Control	Agent or Broker	RON MAYFIELD INS.	190	•
REPRESENTATIVE:	Agent of Brono.	P.O. BOX 414	7	
₹	Town and State •	UKIAH, CALIFORNIA . 95	482	
INTER		& CASUALTY HICAGO, ILLINOIS	COMPANY	l
			her do not, they should be	made uniform at once.
It is important that the written p	ortions of all policies covering t	he same property read exactly alike. If t	A PREMIUM CHARGE AND	AGAINST OTHER PERILS AND
INSURANCE IS PROVIDED AGAINST ONLY FOR OTHER COVERAGES ONLY WHEN END	THOSE PERILS AND FOR ONLY ORSED HEREON OR ADDED HERE	THOSE COVERAGES INDICATED BELOW BY		
PERIL(S) Insured Against and Cover- age(s) Provided (Insert Name of Each)	AMOUNT	RATE		UM IF PAID IN INSTALLMENTS out Due At Amount Due At Each Inception Subsecurit Annuersary
		\$ VARIOUS	\$ 10,280.00°	\$
FIRE AND LIGHTNING EXTENDED COVERAGE	******	\$	\$ INCLUDED \$	•
V & MM		*	* INCLUDED * TAX 30.84 30	c Ho s
NC		ELLATIONS TOTAL SPENNING FOR	FEE 3-085- 2 \$10,313.92/4 R POLICY ON INSTALLMENT	0,619.24. BASIS
Item Amount Fire or Fire Per Cent of Co-Insurance	· contain	DESCRIPTION AND LOCATION OF Show construction, type of roof and occuping the property covered. If occupied as	ancy of building(s) covered of a dwelling state number of	families.
erage, or biner Fern Applicable		ONTENTS PER SCHEDULE		
1\$1,028,000. 90%	BOILDING MAD C	ONIENTS TEN SOMESEE		
	•			
			ce is issued pursuant to surance Code, Sections 1	
			D, and is placed in an ins	
			not holding a Certificat	
			om or regulated by the (ince Commissioner.	can-
		Tornia insura	nice Commissioner.	
	Form No (s), attached hereto: Number(s) and Edition Date(s))	IFC-CIC-10-8 78_DNS=SCHEDULE=196=	WATCHMAN_WARRA	NTY
Mortgage Clause: Subject to the prov				
attached hereto, loss, if any, on build	ing items, shall be payable to:			
(Insert name(s) of mortg	(agee(s) and malling address(es))		7	\bigcirc · \wedge
		Countersigned by	Colere W	· Duyl
4	• .			Authorized Representative
IN CONSIDERATION O AND OF the premium above specified, date shown above At Noon (Standard T above and legal representatives, to the repair or replace the property with me	this Company, for the term of the actual cash waterial of like kind and quality agree of law regulating constru	NS AND STIPULATIO If years specified above from inception volved, to an amount not exceeding the alue of the property at the time of los y within a reasonable time after such li- ction or repair, and without compensati	NS HEREIN D date shown above At Noo amount(s) above specified is, but not exceeding the oss, without allowance for ion for loss resulting from	R ADDED HERET I In (Standard Time) to expiration, does insure the insured name amount which it would cost to any increased cost of repair of interruption of business or man INVAL FORM PREMISES ENDAM

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 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 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 replace the property with material of like kind and quality exists 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 PREMISTS ENDANURLEACH OF THE PROVIDED, to the property described herein while located or contained as GERED BY THE PERILS INSURED AGAINST IN THIS POLICY, EXCEPT AS HEREINAFTHER PROVIDED, to 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.

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

117 (Rev. 4/70) Printed 3/76

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ENDORSEMENT NO.1

SCHEDULE

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TE THE STATE OF TH	EM # LOCATION	SUBJECT-COINSURANCE PERCENTAGE	•	<u>LIMĀT</u> Ē
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.	ÇONTENTS-90%		\$ 6,000.
7.	1435 ALVARADO TERRACE LOS ANGELES, CALIF.	BUILD ING-90%		\$200,000.
8.	1435 ALVARADO TERRACE LOS ANGELES, CALIF.	CONTENTS-90%		\$ 6,000.

All other terms and conditions remain unchanged.

All other terms and conditions remain unchanged.

All other terms and conditions remain unchanged.

INTERSTATE FIRE & CASUALTY COMPANY

PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCHICAGO INSURANCE COMPANY

Effective

2-14-77

By Polevi 13. Bigs.

KK 503

10-B-M-7522-7 4-12-77 1tc ENDORSEMENT NO.2

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

		•
All other terms and con	ditions remain unchanged.	XX INTERSTATE FIRE & CASUALTY COMPANY
Attached to and forming	part of No117-071552	CHICAGO INSURANCE COMPANY
bc	OPLES TEMPLE OF THE DISCIPLES OF CH	
	v •	By Robert W. Buyl
Effective 2-	14-77	
HC-CIC-3 (10-71)		
•		•
•	10-B-M-7522-7 4-12-77 ENDORSEME	ENT NO. I
	STATE TAX CHARGED IS CORRECTED TO	READ: \$308.40
	STAMP FEE CHARGED IS CORRECTED TO	READ: \$ 30.84
	TOTAL POLICY PREHIUM CORRECTED TO	READ \$10,619.24
` {	•	
· · · · ·		- 1 HP-084
All other terms and con-	ditions remain unchanged.	∴ IX INTERSTATE FIRE & CASUALTY COMPANY
Attached to and forming	part of No. 117-071552	
	THE DISCIPLE OF CURIST O	CHICAGO INSURANCE COMPANY
essed to PEOPLES -	TEMPLE OF THE DISCIPLES OF CHRIST C	By Colert W. Bird
#C-C+C 3 +10 71+		KK 504

ENDORSEMENT NO.2

WATCHMAN WARRANTY

IT IS AGREED THAT INSURED WILL AT ALL TIMES MAINTAIN A QUALIFIED WATCHMAN ON EACH PREMISES INSURED HHEREUNDER. 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.

INTERSTATE FIRE & CASUALTY COMPANY

All other terms and conditions remain unchanged.

Attached to and forming part of No. 117-071552	
laured to PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST C	CHICAGO INSURANCE COMPANY
Effective 2-14-77	By Poller W. Bine
NC-CIC 3 110 711	
. ' ENDORSEME	NT NO. 3
\$500 MINIMUM	EARNED
IT IS AGREED THAT FOR EACH YEAR ON PROTI IS IN FORCE, THIS COMPANY IS ENTITLED T OF \$500.	ON THEREOF THAT THIS POLICY O A MINIMUM EARNED PREMIUM
THIS ENDORSEMENT WILL NOT APPLY IF THE C REASON OTHER THAN FAILURE OF THE INSURED	
· · · · · · · · · · · · · · · · · · ·	
All other terms and conditions remain unchanged.	☑ INTERSTATE FIRE & CASUALTY COMPANY
Attached to and forming part of No 117-071552	☐ CHICAGO INSURANCE COMPANY
PEOPLES TEMPLE OF THE DISCIPLES OF CHRIS	
Effective	By Robert iv. Burl
MC CCC 3 110 71. KK5	705
The state of the s	A SHALL MET N. Y

ENDORSEMENT NO.4

\$1,000 DEDUCTIBLE ENDORSEMENT

IT IS AGREED EACH LOSS ARISING HEREUNDER WILL BE ADJUSTED SEAPRATELY, AND FROM THE AHOUNT 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 HALICIOUS MISCHIEF (AND OTHERWISE INSURED HEREUNDER) SHALL BE \$5,000.

All other terms and conditions remain unchanged.	. [X] INTERSTATE FIRE & CASUALTY COMPANY
Attached to and forming part of No. 117-071552	CHICAGO INSURANCE COMPANY
based to PEOPLES TEMP LE OF THE DISCIPLES OF CHRIST CHU	
Effective 2-14-77	By Poleen W. Bird
MC-CIC-3 110-711	•
warranty Claus	• ,

. Warranted same terms and conditions as a	and to follow the settlements of
DESERVE INSURANCE COMPANY - POLICY #X	CF003679 .
and that said Company has, at the time or lower, at least \$ 1,542,000.	of any loss, and at the same gross
(Subject only to reduction by amount of identical subject matter and risk, and on each separate part thereof.	In Identificanty the fame property
This policy is subject without notice to assignments and alterations of rates as mentioned Company's insurance upon whice deemed to include such risks of Lightni	h this polic : based and shall be
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 Coler W. Buf
(IFC-CIC) 10-8 (11/62)	
	506

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



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) IS 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 mildway 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 "Building"; and (b) 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.

78-DNS JULY 1970

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Page 1 of 4

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

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

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

- 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 ENSU-
- 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.
- 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 Acrage 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 appraisement of the undamaged property, BUT NOTHING HEREIN CONTAINED SHALL OPERATE TO WAIVE THE APPLICATION OF THEAVERAGE 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. Unoccupied — containing contents pertaining to the occupancy of the building while operations or other customary activities are (b) Unoccupied . 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 COPYFOR 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:
- 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.
- 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.
- 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.
 - 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. SUBROCATION 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 SUBROCATED 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;
- 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
 - 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
 - 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

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.

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 of 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, shall fail to pay any premium due or to become due under this policy, 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 löss 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 collectibe or not. (f) The policy provisions relating to "Mortgagee Interests and Obligations" are specifically referred to an

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 insure 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 HEREIO'IS FOR ENDORSEMENTS ATTACHED HEREIO'IS FOR ENDORSEMENTS ATTACHED HEREIO'IS FOR END TO AND BOES NOT EMBRACE NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTROLLED OR UNCONTROLLED, AND LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR SAID 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 OR SAID ENDORSEMENTS: HOWEVER, SUBJECT TO THE FOREGOING AND ALL PROVISION OR RADIOACTIVE 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.

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

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, ment 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.

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 TERIOR 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.

INLESS AN ADDITIONAL PREMIUM IS CHARGED AND THIS POLICY IS SPECIFICALLY ENDORSED TO PROVIDE THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE BUILDING SIDE OF THE PROPERTY OF THE BUILDING SIDE OF THE PROPERTY OF THE PROPERTY

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 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 CLOSED BY THE WALLS AND ROOF; (1) GRAIN, HAY, STRAW OR OTHER SUPPORTS; (4) SIGNS OR RADIO OR TELE-PLANTS; (3) AWNINGS OR CANOPIES (FABRIC OR SLAT), INCLUDING THEIR SUPPORTS; (4) SIGNS OR RADIO OR TELE-PROVISIONS APPLICABLE ONLY TO EXPLOSION: Loss by explosion shall include direct loss resulting from the explosion of PROVISIONS APPLICABLE ONLY TO EXPLOSION: Loss by explosion shall include direct loss resulting from the explosion of

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.

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 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; (g) RUPTURE, BURSTING OR OPERATION OF PRESSURE RELIEF DEVICES.

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

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.

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.

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, (I) 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 WARLING
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, CONTRI-BUTED TO OR AGGRAVATED BY ANY OF THE FOLLOWING.

- 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;
- 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, WILLS, DRIVEWAYS, FOUNDATIONS, WALLS, WA

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.

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 (I) 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 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 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 AND EFFERRED TO BOTH APPLY. ANCE 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 PERILS) 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.

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

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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 Ensement, the coverage under said Extended Coverage Endorsement is extended to include direct loss by Vandalism and Malicious

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.

pancy 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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SERVICE OF SUIT CLAUSE

It is agreed that in the event of the failure of the Interstate Fire & Casualty Company sherein 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

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		
effective AS PER POLINATIONS PAGE	- Rv		
·			
FC-10 (Rev. 2/70)	ę.		

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.

butts against fold of Contract, and permits policy ENTS, IF ANY, TO TOP BACK OF DECLARATIONS.

4 relating to the interests and obligations of such mortgagee may be added hereto by agreement in writing.

6 Pro rata liability. This Company shall not be liable for a greater proportion of any loss than the amount of property against the peril involved, whether collectible or not.

8 Requirements in The insured shall give immediate written notice to this Company of any loss, protect the property from further damage, forthwith separate the damaged and undamaged personal property, put in the best possible order, furnish a complete inventory of 5 the destroyed, damaged and undamaged property, showing in 6 detail quantities, costs, actual cost value and amount of loss relatively and writing by this Company, the insured shall render 50 insured, and within sixty days after the loss, unless such time 8 is extended in writing by this Company, the insured shall render 50 insured, stating the knowledge and belief of the insured as to 1 the following: the time and origin of the loss, the interest of the 2 insured and of all others in the property, the actual cosh value of 3 each item thereof and the amount of loss thereto, all encum-4 brances thereon, all other contracts of insurance, whether valid 5 or not, covering any of said property, any changes in the title, use, occupation, location, possession or exposures of said property since the issuing of this policy, by whom and for what 8 purpose any building herein described and the several parts 9 thereof were occupied at the time of loss and whether or not it 0 then stood on leased ground, and shall furnish a copy of all the 1 descriptions and schedules in all policies and, if required, verified 2 plans and specifications of any building, fixtures or machinery 3 thereof were occupied at the time of loss and whether or not it 0 then stood on leased ground, and shall furnish a copy of all the 1 descriptions and schedules in all policies and, if required, verified 2 plans and sh This entire policy shall be void if, whether before or ofter a loss, the insured has wildly concealed or misrepresented any mass terial fact or circumstance concerning this insurance or the subject thereof, or the interest of the insured therein, or in case of any fraud or folse swearing by the insured relating thereto. This policy shall not cover occounts, bills, our currency, deeds, evidences of debt, money or excepted property. Securities; nor, unless specifically named hereon in writing, bullion or manuscripts.

1 Perils not This Company shall not be lioble for loss by fire or other perils insured against in this policy caused, directly or indirectly, by: (a) enemy attock by armed forces, including action taken by military, naval br oir forces in resisting an actual or an immediately impending renemy attock; (b) invasions; (c) insurrection; (d) rebellion; (e) revolution; (f) civil war; (g) usurped power; (h) border of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire, provided by this policy; (i) neglect of the insured to use all reasonable means to save and preserve the property at and after a loss, or 3 when the property is endangered by fire in neighboring premans to save and preserve the property at and after a loss, or 3 when the property is endangered by fire in neighboring premans to save and preserve the property at and after a loss, or 3 when the property is endangered by fire in neighboring premans to save and preserve the property at and after a loss, or 3 when the property is endangered by fire in neighboring premans to save and preserve the property at and after a loss, or 3 when the property is endangered by fire in neighboring premans to save and preserve the property at and after a loss, or 3 when the property is endangered by fire in neighboring premans to save and preserve the property at and after a loss, or 3 when the property is endangered by fire in neighboring premanses of the property is endangered by fire in neighborin 89 26 27 Conditions suspending or restricting insurance. Unless otherwise provided in writing added hereto this Company shall not be liable for loss occurring

(a) while the hazard is increased by any means within the con-29 30 31 trol or knowledge of the insured; or

(b) while a described building, whether intended for occupancy
by owner or tenant, is vacant or unoccupied beyond a period of
sixty consecutive days; or sixty consecutive days; or
(c) as a result of explosion or riot, unless fire ensue, and in
that event for loss by fire only.
Other perils
Any other peril to be insured against or subject of insurance to be covered in this policy
shall be by endorsement in writing hereon or 40 added hereto. The extent of the application of insurance 42 Added provisions. be made by this Company in case of loss, and any other pro-vision or agreement not inconsistent with the provisions of this policy, may be provided for in writing added hereto, but no pro-vision may be waived except such as by the terms of this policy 48 is subject to change No permission affecting this insurance shall exist, or waiver of any provision be valid, unless granted herein or expressed in writing No provision, stipulation or forfeiture shall be provisions. 50 51 5ż added hereto. No provision, stipulation or forfeiture shall be held to be waived by any requirement or proceeding on the part of, this Company relating to appraisal or to any examination provided for herein.

Cancellation This policy shall be cancelled at any time of policy.

It is company shall, upon demand and surtender of this policy, refund the excess of poid premium above the customary short rates for the expired time. This policy may be cancelled at any time by this Company by giving to the insured a five days' written notice of cancellation with or without tender of the excess of poid premium above the protate premium for the expired time, which excess, if not tendered, shall be refunded on demand. Notice of concellation shall state that said excess premium (if not tendered) will be refunded on demand. added hereto. 55 56 138 140 equally. It shall be optional with this Company to take all, or any part, of the property at the agreed or approised value, and also to re-Company's options. pair, rebuild or replace the property destroyed or domaged with other of like kind and quality within a reasonable time, on giving notice of its intention so to do within thirty days after the receipt of the proof of loss herein required. When loss The amount of loss for which this Compony of any property.

When loss The amount of loss for which this Compony may be liable shall be payable sixty days after proof of loss, as herein provided, is received by this Company and ascertainment of the loss is made either by agreement between the insured and this Company expressed in writing or by the filling with this Company of an award as herein provided.

No suit or certain and the company of an amount of the company of an award as herein provided. funded on demand. 150 68 69 Mortgagee interests and If loss hereunder is made payable, in whole or in part, to a designated mortgagee not named herein as the insured, such interest in this policy may be cancelled by giving to such 151 70 71 obligations. mortgagee a ten days' written notice of cancellation. 156 award as herein provided.
157 Suit.

No suit or action on this policy for the recov158

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 Compony'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. If the insured fails to render proof of loss such mortgagee, upon notice, shall render proof of loss in the form herein specified within sixty (60) days thereafter and shall be subject to the prowithin sixty (60) days thereafter and shall be subject to the provisions hereof relating to appraisal and time of payment and of bringing suit. If this Company shall claim that no liability existed as to the mortgager or owner, it shall, to the extent of payment of loss to the mortgagee, be subrogated to all the mortgagee's rights of recovery, but without impairing mortgagee's right to sue; or it may pay off the mortgage debt and require 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.

Edul W. Laem

KK5 DIS (All) What President

Alflanda, Jowa, Kansas, Kentucky, Louislana, Maine, Maryland, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jo Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Ulah, Verme Washington, West Virginia, Wisconsin and 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

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.

THUOMA	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	: \$		SINCL.	\$	EXTENDED COVERAGE
	\$		FINCL.	\$	V & MM
	\$		\$	\$	
\$ FOR POLICY TERM U	TOTAL PREMIUM NDER D. P. P. P.	TOTAL(S)	\$21,620	\$	•
tem Amount Fire or Fi No. crage, or Other Pe	ire Per Cent of v- Co-Insurance ril Applicable	She containin	DESCRIPTION ow construction, typ the property cover	AND LOCATION OF e of roof and occupated. If occupied as a	PROPERTY COVERED incy of building(s) covered or dwelling state number of families.

No. crage, or Other Peril Applicable 1. - 5*

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

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

INSERT MANEES OF MORTGAGES(S) AND MAILING ADDRESS(SS)

Agency of BOSTON, MASSACHUSETTS

Countersignature Date

12-28-77 so

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) 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

KK SDIL

8698

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	BUILDING	\$480,000	90%
	SAN FRANCISCO, CALIFORNIA	CONTENTS	90,000	90%
2.	1366 SOUTH ALVARADO STREET	BUILDING	540,000	90%
	LOS ANGELES, CALIFORNIA	CONTENTS	75,000	90%
3.	1366 S. ALVARADO STANNEX	BUILDING	39,000	. 90%
	LOS ANGELES, CALIFORNIA	CONTENTS	9,000	90%
4.	1435 ALVARADO TERRACE	BUILDING	300,000	90%
	LOS ANGELES, CALIFORNIA	CONTENTS	9,000	90%
5 .	7700 EAST ROAD	BUILDING	150,000	90%
	REDWOOD VALLEY, CALIFORNIA	CONTENTS	50,000	90%
6.(8461 EAST ROAD REDWOOD VALLEY, CALIFORNIA	BUILDING	143,750	90%
7.	REAR OF 8461 EAST ROAD REDWOOD VALLEY, CALIFORNIA	BUILDING CONTENTS BLDGWAREHOUSE CONTENTS	172,500 100,000 28,750 25,000	90% 90% 90% 90%

Hordered carrelled effective 1021-77 (5010), alsorequested \$25,000. Contents for Garage only Alb

so/12-28-77

Form 1803

Authorized Representative

KK5017

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. Oloshiavica

KK5018

This endorsement, effective 12.01 A. M. 10-12-77

forms a part of

816 16 34

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

LEXINGTON INSURANCE COMPANY

SURPLUS LINES ENDORSEMENT

PREMIUM: \$21,620.00

3% CALIF. TAX:

648.60 ·

(.2%) FILING FEE: 43.24 TOTAL : \$22,311.84

POLICY# 816 16 34 ISSUED TO PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

FIRE COVERAGE COMPLIANCE EMPERSOREM

It is understood and agreed that the coverage afforded under the belief to which this endorsement is attached, in respect to the perils of fice 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 mame of the Insured as required to be specified in the California Standard Form Fire Insurence 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 INSUPANCE POLICY

1 (oncedered, field. This entire policy shall be void if, whether 2 before or after a loss, the insured has wilfully concealed at missing 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 Uninumble and extepled properly. This policy shall not cover 8 accounts, bills, currency, deeds, evidences of debt, mency 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 peruls 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 5 or an immediately impending enemy attack; (b) invasion; 16 (c) insurrection; (d) tebrilion; (e) revolution; (f) civil war; 17 (g) usured power; (h) order of any civil authority except acts 8 of destruction at the time of and for the pur pose of preventing the 19 spread of fire, provided that such fite 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 less by theft.

25 Other insurance. Other insurance may be prohibited or the 2d 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 tranat, is vacant or unoccupied beyond a period of 34 60 consecutive days; or (c) as a result of evalusion or riot.

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80 Pro talá liabilily. This company shall not be liable for a 81 greater proportion of any loss thay the amount betchy insured \$2 shall bear to the whole insurance evering the property against \$3 the peril involved, whether collectible or not. \$1 Ecquirements in tare lon outur. The insured shall give writsten notice to this company of any loss without unnecessary destent the property from further damage, forthwith separate the damaged and undamaged personal property, put it in \$8 the best possible order, furnish a complete inventory of the desty ossible order, furnish a complete inventory of the desty ossible order, furnish a complete inventory of the desty ossible order, furnish a complete inventory of the desty ossible order, furnish a complete inventory of the desty of the following in detail of and within 60 days after the loss, unless such time is extended in writing by this company, the insured shall render to this company appear of loss, sugged and swon to by the insured, stating the knowledge and belief of the insured as to the following; the time and origin of the loss, the interest of the insured and of all 90 others in the property, the actual cash value of each item thereof and the amount of loss thereto, all encumbrances thereon, all 90 others in the property, any changes in the title, use, occupation, location, possession or exposures of said property since the issuing of 11 this policy, by whom and for what purpose any building herein described and the several parts thereof were occupied at the 10 time of loss and whether or not it then stood on leased ground, and shall furnish a copy of all the descriptions and schedules in all policies and, if required and obtainable, verified plans and 100 submit to examinations under on the sured, as often as may be reasonably required, shall exhibit to any person designated by this company, and subscribed and other vouchers, or certified copies.

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 statue of the State of California which makes provisions therefor, the Company hereby designates the Superintendant, Commissioner or Director of Insurance of other officer specified for that purpose in the statue, 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

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

y : : LEXINGTON INSURANCE COMPANY

نبر تخرر ہے۔

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 COMPĂNY, THE STANDARD PRO-RATA CANCELLATION CLAUSE WILL BE FOLLOWED.

End 12=28-770

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

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 WRITTEN 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 THEREAFTER FOR NON PAYMENT OF PREMIUM SUCH CANCELLATION SHALL BE EFFECTIVE..."

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

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.

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. WIOLATION 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. Oleshieve

78-DNS JULY 1970



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.

SEPARATELY TO EACH HEM 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 PERHIS 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) ITS SUCH BUILDING (OR STRUCTURE) ITS 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, treatles, 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 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, (l) the property of the name 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 BY MORE 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) appliced: The Insured may apply up to two percent (2%) of the amount of insurance, BUT NOT EXCEEDING FIVE THOUSAND DOLLARS (85,000.00), 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

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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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. 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. URINGEO OF GENOYED IMPROVEMENTS AND DELETINENTS.

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 PERIODS, FROM THE DATE(S) SUCH IMPROVEMENTS AND BETTERMENTS WERE MADE TO THE EXPIRATION DATE OF THE LEASE. 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. 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 APART OF HIS RIGHTS AGAINST ANY PARTICULAR THIND 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:

1. Metal And Andrew of the propersor that was in favor of any third party. (a) If made before loss has occurred, such agreement may run in favor of any third party: IF MADE AFTER LOSS HAS OCCURRED, SUCH AGREEMENT MAY RUN ONLY IN FAVOR OF A THIRD PARTY FALL-ING WITHIN ONE OF THE FOLLOWING CATEGORIES AT THE TIME OF LOSS: (1) A THIRD PARTY INSURED UNDER THIS POLICY; OR 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 A TENANT OF THE NAMED INSURED. (3) A TENNAL OF THE MARKED INSORDED.
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 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. which the named insured has no control, nor (s) shall this insurance be prejudiced by any error in stating the name, number, street ro location of any buildings covered hereunder, or of buildings (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 THEREFORI: If another mortgagee or lose 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) in and covered by 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 sall be payable to the mortgage. "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 mortgage or owner of the described property, nor by the use of the premises 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 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 mortgage heremander shall forthwith termine. (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) Thi 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 Deen 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.

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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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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

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.

pancy 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 THE STATEM PIPES, STEAM PIPES, STEAM THE STATEM PIPES, STEAM PIPES, STEAM PIPES, STEAM THE STATEM PIPES, STEAM THE STATEM PIPES, STEAM PIPES, STEAM PIPES, STEAM PIPES, STEAM PI

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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 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; (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. UNILESS 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 ALBERTAL AND MEMBER AND CIVIL COMMOTION. PROVISIONS APPLICABLE ONLY TO RIOT, RIOT ATTENDING A STRIKE AND CIVIL COMMOTION:

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 HERE-UNDER OR WITH THE BUILDING(S) CONTAINING THE PROPERTY COVERED HERE-UNDER, 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. FACTURE 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.

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 ENCLUSION. THIS COMPANY SHALL NOT BE HAD E FOOLOGY CAUSED BY DESILITING EDOM, CONTENT

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WATER ENCLUSION.

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:
- WATER WHICH BACKS UP THROUGH SEWERS OR DRAINS:
- 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, DRIVEWAYS, FOUNDATIONS, WALLS, DEPLOYED. 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.

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 (I) 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 INSURANCE COVERS AGAINST THE ADDITIONAL PERIL OR PERILS INSURANDE HEREUNDER, NOR (2) FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE. IF ANY, THAN THE AMOUNT HEREBY INSURANCE OVERED SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE EXCEPT FIRE THE ADDITIONAL PERILS OR WINDSTORM INSURANCE AS ON WHICH WOULD HAVE COVERED SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE ALSO 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 TO THE SAME TYPE. THE WORDS "JOINT LOSS," AS USED IN THE FOREGOING, MEAN THAT PORTION OF INSURANCE. SHALL BE LIMITED TO BOTH APPLY.

PROVISIONS

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

Paid this ਰ ਨੇ modified at any time tender of the excess are changed to "sixty months changed to 18 声 reduced in amount verse modification w 至|<u>22</u> in line 161 a "two years". y be cancelled, not renewed, rei si, reduction in amount or adven d, shall be refunded on demand." NIA: The words "twelve months" "twelve months" is policy may be cancelled, no non-renewal, reduction in an f not tendered, shall be refunde VIRGINIA: The words "" words " line 161 윤교 ind "on demand" in lines 65 and 67 are deleted. The nanged to "then days." The words "welve months." in line 161 are changed to "thirty-six months.". If in line 62 are changed to "ten days." If see Policy are amended as follows. "This policy mutrity days written notice of cancellation, non-renew m for the expired time, which excess, if not tenden in line 161 are changed to "three years." WIRC KANSAS. The words "demand and" in line 58 and "on der MAHKE, The words "live days" in line 62 are changed to NORTH DAKOTA. The words "twelve months" in line 161 a RIGHIDA AND WISCONSIN. The words "tive days" in line 181 and MISSOURI. Lines 60 through 67 of the Standard Fire Polic Company by giving to the insured a thirty day premium above the pro-tala premium for the NORTH CAROLINA. The words "twelve months" in line 161 66 67 68 69 70 71

Concealment, fraud. before or after a loss, the insured has wilfully concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or the interest of the insured therein, or in case of any fraud or false swearing by the insured relating thereto. Uninsurable This policy shall not cover accounts, bills, and currency, deeds, evidences of debt, money or excepted property. Securities; nor, unless specifically named hereon in writing, bullion or manuscripts. Perils not This Company shall not be liable for loss by included. fire or other perils insured against in this lary, naval or air forces in resisting an actual or an immediately impending enemy attack; (b) invasion; (c) insurrection; (d) rebellion; (e) revolution; (f) civil war; (g) usurped power; (h) order of any civil authority except acts of destruction at the time of and for the purpose of preventing the spread of fire, provided that such fire did not originate from any of the perils excluded by this policy; (i) neglect of the insured to use all reasonable means to save and preserve the property at and after a loss, or when the property is endangered by fire in neighboring premises; (i) nor shall this Company be liable for loss by theft. Other insurance. Other insurance may be prohibited or the amount of insurance may be limited by endorsement attached hereto. Conditions suspending or restricting insurance. Unless otherwise provided in writing added hereto this Company shall not be liable for loss coccurring (a) while the hazard is increased by any means within the control or knowledge of the insured; or (c) as a result of explosion or riot, unless fire ensue, and in that event for loss by fire on the property of the perils with one of the insured or the property of the perils with one of the perils with one of the perils with one of the perils with the control of the perils with one of the perils with the control of t by owner or tenant, is va sixty consecutive days; or sky consecutive days or
(c) as a result of explosion or riot, unless fire ensue, and in
that event for loss by fire only.

Other perils Any other peril to be insured against or subject of insurance to be covered in this policy
shall be by endorsement in writing hereon or added hereto. Added provisions. added provisions. The extent of the application of insurance under this policy and of the contribution to be made by this Company in case of loss, and any other provision or agreement not inconsistent with the provisions of this policy, may be provided for in writing added hereto, but no provision may be waived except such as by the terms of this policy is subject to change. provisions.

exist, or waiver of any provision be valid, unless granted herein or expressed in writing added hereto. No provision, stipulation or forfeiture shall be held to be waived by any requirement or proceeding on the part of this Company relating to appraisal or to any examination provided for herein.

This policy shall he account. is subject to change.

Waiver No permission affecting this insurance shall render of this policy, return to appraisal or to any examination of policy.

This policy shall be cancelled at any time at the request of the insured, in which case this Company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time. This policy may be cancelled at any time by this Company by giving to the insured a five days' written notice of cancellation with or without tender of the excess of paid premium above the prorata premium for the expired time, which excess, if not tendered, shall be refunded on demand. Notice of cancellation shall state that said excess premium (if not tendered) will be refunded on demand.

Mortgagee interests and or in part, to a designated mortgagee not named herein as the insurad working time.

relating to the interests and obligations of such mortgagee may be added hereto by agreement in writing.

Pro rata liability. This Company shall not be liable 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, whether collectible or not. Requirements in The insured shall give immediate written case loss occurs. notice to this Company of any loss, protect the property from further damage, forthwith separate the damaged and undamaged personal property, but it in the best possible order, furnish a complete inventory of the destroyed, damaged and undamaged property, showing in detail quantities, costs, actual cash value and amount of loss claimed; and within sixty days after the loss, unless such time is extended in writing by this Company, the insured shall render to this Company a proof of loss, signed and sworn to by the insured, stating the knowledge and belief of the insured as to the following: the time and origin of the loss, the interest of the insured and of all others in the property, the actual cash value of each item thereof and the amount of loss thereto, all encumbrances thereon, all other contracts of insurance, whether valid or not, covering any of said property, any changes in the title, use, occupation, location, possession or exposures of said property since the issuing of this policy, by whom and for what purpose any building herein described and the several parts thereof were occupied at the time of loss and whether or not it then stood on leased ground, and shall furnish a copy of all the descriptions and schedules in all policies and, if required, verified plans and specifications of any building, fixtures or machinery destroyed or damaged, The insured, as often as may be reasonably required, shall produce for examination all books of account, bills, invoices and other vouchers, or certified copies thereof it originals be lost, at such reasonable time and place as may be designated by this Com 138 equally. company's options.

It shall be optional with this Company to take all, or any part, of the property at the greed or appraised value, and also to repair, rebuild or replace the property destroyed or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention so to do within thirty days after the receipt of the proof of loss herein required.

Abandonment.

There can be no abandonment to this Company of any property.

When loss payble.

The amount of loss for which this Company and be liable shall be payable sixty days after proof of loss, as herein provided, is received by this Company and ascertainment of the loss is made either by agreement between the insured and this Company expressed in writing or by the filing with this Company of an award as herein provided.

Suit.

No suit or action on this policy for the recov-Company's It shall be optional with this Company to Suit. No suit or action on this policy for the recovery of any claim shall be sustainable in any court of law or equity unless all the requirements of this policy shall have been complied with, and unless commenced within twelve months next after inception of the loss.

Subrogation. This Company may require from the insured an assignment of all right of recovery against by this Company. 159

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mortgagee a fen days' written notice of cancellation.

If the insured fails to render proof of loss such mortgagee, upon notice, shall render proof of loss in the form herein specified within sixty (60) days thereafter and shall be subject to the provisions hereof relating to appraisal and time of payment and of bringing suit. If this Company shall claim that no liability existed as to the mortgager or owner, it shall, to the extent of payment of loss to the mortgagee, be subrogated to all the mortgagee's right to sue; or it may pay off the mortgage debt and require an assignment thereof and of the mortgage. Other provisions

John Bavo

If loss hereunder is made payable, in whole or in part, to a designated mortgagee not named herein as the insured, such interest in this policy may be cancelled by giving to such mortgagee a ten days' written notice of can-

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.

obligations.

7. 1 Olesheiver PRESIDENT

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EXCLUSION — PUNITIVE OR EXEMPLARY DAMAGE

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

LOTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

AUTHORIZED REPRESENTATIVE

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COVERAGE P—PROPERTY DARMOE IMPLILITY
The company will pay on behelf of the Insured all sums which the insured shall become legally obligated to pay as damages because of

A. becity 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 sent against the insured seeking damages on account of such becity injury or preparty damage, even if any of the allegations of the suit are groundless, false or freuedelent, and may make such investigation and settlement of any claim or suit as it deams 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 libility has been exhausted by, payment of judgments or settlements.

12) the tailure of the named incured's products or work performed by a san behalf of the named lastred to meet the level of performance, quality, filness or durability warranted or represented by the named insured; but this exclusion does not apply to loss of use of other tangable property resulting from the sudden and accidental physical injury to or destruction of the named insured; preducts or work performed by or on behalf of the named insured after such products or work have been put to us. by any person or organization other than an insured;

person or organization other than an insured;

(in) to properly damage to the named lieured's products arising out of such products;

products or any part of such products;

(o) to properly damage to work performed by or on behalf of the named insured arising out of the work or any partion thereof, or out of materials, parts or equipment furnished in connection therewith;

(p) to bedily injury or property damage included within the completed eptrations hazerd or the products hazard;

ed only when this endorsement is issued subsequent to preparation of the policy.)

6314 EXCLUSION

(Calpractice and Professional Services)
(Form A)

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

MANUFACTURENS' AND CONTRACTORS' LIABILITY INSURANCE

MANUFACTURENS' AND CONTRACTORS' LIABILITY INSURANCE

MANUFACTURERS' AND COMMISSIONS LIABILITY INSURANCE OWNERS', LANDLORDS' AND TEMANTS' LIABILITY INSURANCE

This Endorsement, effective, (12:01 A. M., standard time) forms a part of policy No. (3, 13754

Description of Operations: "

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 app to baciliy injury or property damage due to

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.

PRODUCTS HAZARD EXCEPTIONS

It is agreed that the products hazard does not include bodily injury or properly 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, conducted 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.	il Cara Comment and Employed C	ì
Attached to and forming part of No. GL 13754 Issued to DBA: HAPPY: ACRES	[] INTERSTATE FIRE & CASUALTY COMPANY	
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P.O. Box 1627. Mesa, Arizona 8520)

ETTACHED TO AND ENDORSEMENT EFFECTIVE INSURED ORMING, A PART OF STANDARD TIME!
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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.

CLASSIFICATION LIMITATION ENDORSEMENT

ĠŚW 295 (1-74)

TOTILE TEOUS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED

Z AUTHORIZED REPRESENŢĄTIŶĘ

GREAT SOUTHWEST FIRE INSURANCE COMPANY

Attaching to and forming part of Policy No. gl 13754

ASSAULT AND BATTERY EXCLUSION

TT TS HEREBY UNDERSTOOD AND AGREED THAT NO COVERAGE SHALL APPLY UNDER THIS POLICY FOR ANY CLAIM, DEMAND OR SUIT BASED ON 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)

Pursuant to any statute of any state, territory or district of the United States which makes pro-vision therefore, the Company hereby designates the Superintendent, Commissioner or Director of insurance of 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 of 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 of of any Appellate Court in the event of an appeal. the state of the s

It is agreed that in any state requiring a standard form of policy, insurance hereunder on values of 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.

No. 74 79 06.

California Standard Form Fire Insurance Policy



INSURANCE COMPANY HARTFORD, CONNECTICUT

Insured's Name and Mailing Address

. CLAIRE E.AND RICHARD M. JANERO

DBA: HAPPY ACRES 2451 ROAD "K"

REDWOOD VALLEY, CALIFORNIA

4/14/78 Yr.) Expiration (Mo. Day Yr.) 4/14/75 Inception (Mo. Day

Agent or Broker

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

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

	THER PERILS AND FOR OTHE	R COVERAGES ONL	Y WHEN ENDORSED HERE	ON OR ADDED HERETO.				
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FOR POLICY TERM UNDER D.			\$ \$ 830.					
No. crage, or Other Peril Appl	surance	DESCRIPTION AND LOCATION OF PROPERTY COVERED Show construction, type of roof and accupancy 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 Nois). 78DNS (7/70) 196(1/72) 438BFUNS (5/42) 199NS (9/54) 372 (121/4560) hereto. Morigage Clause: Subject to the provisions of the mortgage clause attached hereto, loss, if any, on building item Shall be payable to: RUSSEL STRICKLAND, P.O. BOX 216 REDWOOD VALLEY, CALIFORNIA 95470

Countersignature Date

4/14/75 4/1/75LME

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 cosh 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.

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.

1-400-304

CHANGE ENDORSEMENT

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RONALD B. MAYFIELD UKIAH, CALIF.

s.f. form

FORM 199-EZ (Nov. 1957)



ENDORSEMENT

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S.F. FORM



ENDORSEMENT

FORM 199-EZ (Nov. 1957)

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IS CORRECTED OR CHANGED TO READ AS FOLLOWS

PORM SFDF-1(9-74) IS HEREBY WYTACHED TO THE ABOVE POLICY.

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

DWELLING BUILDING(S) AND CONTENTS BASIC FORM

DF-1 (Ed. 9-74) CALIFORNIA

(SEASONAL PROPERTY SHALL BE SO DESCRIBED IN THIS POLICY)

Insurance altaches 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 FAMILLES.

COVERAGE B—APPURTENANT STRUCTURES: When the insurance under this policy covers structures, such insurance shall cover structures apperaising 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

- 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 lenantable 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 ROYBOATS 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 EXCEDING 1/12 OF SAID 10% FOR EACH MONTH SUCH DWELLING OR APPURTENANT STRUCTURES, OR PARIS THEREOF, ARE UNTENANTABLE. 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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Page 1 DF-1 CALIF 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, UNITED BY SUPPLIES FIRE ENSUES, AND THEN ONLY FOR THE LOSS CAUSED BY SUPPLIES FIRE. 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 combus-

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

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;
- D. 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 HALL 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 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
- 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 HERE-ON, THIS COMPANY SHALL NOT BE LIABLE FOR DAMAGE TO THE FOL-LOWING 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

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
- d. WATER HAMMER;
- e. RUPTURE OR BURSTING OF WATER PIPES;
- RUPTURE OR BURSTING DUE TO EXPANSION OR SWELLING OF THE CONTENTS OF ANY BUILDING OR STRUCTURE, CAUSED BY OR RESULTING FROM WATER; OR
- RUPTURE, BURSTING OR OPERATION OF PRESSURE RELIEF DE-

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

- 6. Riol, Riol 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 inounding(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 SEVENDED 1005. AIRCRAFT; BUT EXCLUDING LOSS:
 - 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.

Page 2 DF-1 CALIF.

- 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 LIGHT-NING, 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 (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.
- A 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 CONTENINATION, 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.
- 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 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. In the existence of this insurance, the limit of liability of each type of insurance, the limit of liability of each type of insurance for such loss. 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 for such loss bears to the sum of all such limits, the lability of this company (under this form) for such joint loss shall be limited to its proportional part of the aggregate limit of this and all other insurance of the again the foregoing, mean that portion of form and other insurance of the same type. The words "joint loss in excess of the highest deductible, if any, to which this form and other insurance of the same type. The words "joint loss in excess of the highest objudical both apply."
- 9. Loss Payable Clause: Loss shall be adjusted with and made payable to the named insured unless another payee is specifically named.

Page 3 DF-1 CALIF. 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).

able 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.

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ENDORSEMENT BLANK (NEW STYLE)

		ATTACHED TO AND FORMING PART OF	74 79 06	INSURANCE COMP	COMPANY .		
	CLAIRE E.		ΨΔΤ.				(INSURED'S NAME & MAILING ADDRESS)
	AGENCY AT		IAH		SIGNED		AGENT
1	UKIAH, CAI	TEORNIA					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 Cont 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.

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	FOR COMPANY INFORMATION	•		
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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

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 MORT-GAGEE(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", "MORTGAGE" 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 MORTGAGEO 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, SHALL HAVE BEEN VACANT OR UNOCCUPIED BEYOND THE PERIOD PERMITTED BY THIS POLICY, SHALL FORTHWITH NOTHEY 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 MORTGAGE HEREBY 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 TO THE MORTGAGEE ALSO COVENANTS AND AGREES TO PAY ON DEMAND THE PREMIUM FOR ANY INCREASED HAZARD FOR THE TOTHE MORTGAGE. AND AGREES TO PAY ON DEMAND THE PREMIUM FOR ANY INCREASED HAZARD FOR THE TOTHE MORTGAGE. THE MORTGAGE. WHETHER COLLECTIBLE ON TOT. (F) THE MORTGAGE. THE MORTGAGE. WHETHER COLLECTIBLE ON TOT. (F) THE POLICY PROVISIONS RELATING TO "MORTGAGEE INTERESTS AND OBLIGATIONS" ARE SPECIFICALLY REFERRED TO AND MADE A PART OF THIS RIDER.

372-NS Nov. 1950

\$ KK5051



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

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:

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 screen, 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," is located within one hundred (100) feet of said "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 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 "RECORDS"; LAWNS, TREES, PLANTS OR SHRUBS, UNLESS (a) SPECIFICALLY ENCLOSED BY THE WALLS AND ROOF AND 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 C. EXCLUSIONS (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 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 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 ENSU-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 (I) THE RIOT PROVISIONS OF THE EXTENDED COVERAGE ENDORSEMENT, OR (2) THE VANDALISM AND MALICIOUS MISCHIEF ENDORSEMENT. OCCASIONED DIRECTLY OR INDIRECTLY BY ENFORCEMENT OF ANY LOCAL OR STATE ORDINANCE OR LAW REG-ULATING THE CONSTRUCTION, REPAIR OR DEMOLITION OF BUILDING(S) OR STRUCTURE(S), UNLESS SUCH LIABIL-ITY 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 appraisement 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 unspended.

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,

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 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 PAGE 2 of 4

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5. IMPROVEMENTS AND BETTERN "IMPROVEMENTS AND BETTERMENTS" in or to build named Insured at any location hereinbefore restribed, provided such "IMPROVEMENTS AND BETTERMENT this policy as property of the named Insured, are subject to the following provisions: ot owned by the

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.

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.

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.

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 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.

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;
- 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
 - 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

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.

- which the named insured has no control, not of shall mis instrained by previous at the previous of the control 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 "mortgageo" 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 of 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 on demand. The mortgagee also covenants and agrees to pay on demand the premium for any increased ha
- 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 been made.

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

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THE FOLLOWING ARE LOT 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 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; (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: 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 commonation. UNILESS 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.

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, 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 PREMICES; (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.

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
OR (2) BY MILITARY, NAVAL OR AIR FORCES; OR (3) BY AN AGENT OF ANY SUCH GOVERNMENT, NAVAL OR AIR FORCES;
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,
DEFENDING AGAINST SUCH AN OCCURRENCE.

WATER EVOLUTION. THIS COURANY SHALL NOT BE HARD FOR CANODE BY DEPENDING 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;
- 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,

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

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.

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 (I) THE PROPERTY, OR WHICH WOULD HAVE COVERED THE PROPERTY EXCEPT FOR THE EXISTENCE OF THIS INSURANCE COVERING THE WHILE AMOUNT OF FIRE INSURANCE COVERING THE WHILEHER COLLECTIBLE OR NOT, AND WHETHER OR NOT SUCH OTHER FIRE INSURANCE COVERS AGAINST THE AMOUNT OF DEDUCTIBLE, IF ANY, THAN THE AMOUNT HERBEY 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 LIMIT OF LIABILITY OF EACH TYPE OF INSURANCE FOR SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS 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 FOR NO GREATER PROPORTION OF JOINT LOSS THAN THE LIMIT OF ITS LIABILITY FOR SUCH LOSS BEARS TO THE SHALL BE LIMITED TO ITS PROPORTION OF JOINT LOSS THAN THE LIMIT OF THIS ENDORSEMENT) FOR SUCH LOSS BEARS TO THE SHALL BE LIMITED TO ITS PROPORTION AT PART OF THE AGGREGATE LIMIT OF THIS SAND ALL OTHER INSURANCE IN EXCESS OF THE HIGHEST DEDUCTIBLE. IF ANY, TO WHICH THIS ENDORSEMENT AND OTHER TYPES OF INSURANCE ANCE ABOVE REFERRED TO BOTH APPLY.

PROVISIONS APPLICABLE ONLY WHEN THIS ENDORSEMENT IS ATTACHED TO A POLICY COVERING BUSI-

ANCE ABOVE REFERRED TO BOTH APPLY.

PROVISIONS APPLICABLE ONLY WHEN THIS ENDORSEMENT IS ATTACHED TO A POLICY COVERING BUSINESS INTERRUPTION, TUTION FEES, ENTRA EXPENSE, ADDITIONAL LIVING EXPENSE, RENT OR RENTAL VALUE, LEASEHOLD INTEREST OR OTHER CONSEQUENTIAL LOSS:

MEANS LOSS, AS LIMITED AND CONDITIONED IN SUCH POLICY, RESULTING FROM DIRECT. AS APPLIED TO LOSS, PERTY FROM THE PERILIS 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.

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

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 Atlach To Policy

Concealment, Iraud. This entire policy shall be void if, whether before or after a loss, the insured has wilfully concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or the interest of the insured therein, or in case of any fraud or false swearing by the insured relating thereto.

relating thereto.

Diffinite and excepted property: This policy shall not cover accounts, bills, currency, deeds, evidences of debt, money or securities; nor, unless specifically named hereon in writing,

bullion or manuscripts.

1) 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 8 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.

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

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

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

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

change.

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

to any examination provided for herein.

Cancellation of policy. This policy shall be canceled at any time at the request of the insured, in which case this company shall, upon demand and surrender of this policy, refund the excess of paid premium above the customary short rates for the expired time. This policy may be canceled at any time by this company by giving to the insured a five days' written notice of cancellation 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. Notice of cancellation shall state that said excess premium (if not tendered) will be refunded on demand.

of snail state that said excess premium it 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 carellation.

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 pro71 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 mortgager or owner, it shall, to the extent of payment 4 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 assignment thereof and of the mortgage. Other provisions relating to 78 the interests and obligations of such mortgage may be added 79 hereto by agreement in writing. of cancellation.

greater proportion of any loss than the amount hereby insured shall bear to the whole insurance covering the property against the peril involved, whether collectible or not. 83 Requirements in case loss occurs. The insured shall give writ-

This company shall not be liable for

80 Pro rata liability.

ten notice to this company of any loss without unnecessary de-lay, protect the property from further damage, forthwith separate the damaged and undamaged personal property, put it in the best possible order, furnish a complete inventory of the destroyed, damaged and undamaged property, showing in detail quantities, costs, actual cash value and amount of loss claimed; and within 60 days after the loss, unless such time is extended 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 company 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 20 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 reasinations under oath by any person and by the reason-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 155 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-122 shall first select a competent and disinterested umpire; and fail123 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 cov126 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 um129 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.

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

Abandonment. There can be no abandonment to this company of any property.

When loss payable. The amount of loss for which this company may be liable shall be payable 60 days after proof of loss, as herein provided, is received by this company and ascertainment of the loss is made either by agreement between the insured and this company expressed in writing or by the filing with this company of an award as herein provided.

149 Still. 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. 154 Subrogalies. 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.

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. Wilkewing Secretary

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Swarken

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Annual Control of the Control of Mission Nights Arthurs Arthurs Colorado Connecticut, Delaware, District of Colorado Tomore Tenrels Bussian, unus, Indiana, Ione, Kantas, nesticity, Louisiana, Manne, Massiand, Munigan, Missianupi, Miss STOCK COMPAN No. F. 816, 16, 34 NEW RENEWAL OF NUMBER EXINGTON INSURANCE 25 NEW CHARDON ST. 25 NEW CHARDON ST. BOSTON, MASSACHUSETTS 02114

Insured's Name and Mailing Address

Ì

. 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.)

It is important that the written partiese 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 PERISA AND FOR ONLY THOSE COVERAGES INDICATED BEING A PREVIOUS CHARGE AND AGAINST -

			DINER PERILS AND FOR DINER COV	ERAGES ONLY WITH	EN ENDORSED HERE		- N	ADDED HEREIU.
	AMOUNT (> <i>'</i>	RATE	PREPAID TERM PREMIUM DUE AT INCEPTION	ANNUAL PAYMENT DUE UNDER DEF, PREM. PAY, PLAN	Irek	L(S) s) Pr	Insured Against and Cover- ovided (Insert Name of Each)
_	\$*		\$ VARIOUS	\$21,620	\$	FIRE	AN	D LIGHTNING
	xxxxxxx		\$	\$INCL.	\$	EXT	END	ED COVERAGE
			\$	EINCL.	\$	٧	&	MM
			S - 7	\$	\$			

TOTAL(S) \$21,620

TOTAL PREMIUM FOR POLICY TERM UNDER D. P. P. P.

Item Amount fire or fire Per Cent et No. and Extended Cov- Co-Instrance erage, or Other Peril Applicable

DESCRIPTION AND LOCATION OF PROPERTY COVERED
Show construction, type of roof and occupancy of building(s) covered or containing the property covered. If accupied as a dealilys state humber of femilies.

90% 1. - 5*

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 Note). PER INDEX OF SCHEDULED FORMS AND ENDORSEMENTS

INSERT FORM NOTES AND ENTOR DATE(S)

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

Countersignature Date, 12-28-77 80

Agency of BOSTON, MASSACHUSETTS

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) to expiration 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 octual cast 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 ollowance for any increased cost of repoir or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for lass resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all DIRECT 10SS BY FIRE, LIGHTNING AND BY REMOVAL FROM PREMISES ENDAMSERED BY THE PREMIS 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 rate 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 such other provisions, significant and agreements and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, significant and agreements and described in this policy.

Form F10-0-P

KKSEI

THE STATE OF THE S

og the r time d at any of the ex 캶 mand" in lines 55 and 67 are deleted. The words "twelve months" in line 161 are changed to "two years".

"the days" the words "twelve months" in line 161 are changed to "two years".

In 62 are changed to "thick six months.

In 62 are accepted to "thick six months."

This policy may be cancelliful, one treated, not renewed reduced in amount or andwers modification we expired into, which access if not tendent shall be refunded on demand.

The line, which excess if not tendent shall be refunded on demand.

The line is thanged to "three years".

WIRGINIA: The words "twelve months" in line 161 are in on demand of to 'fen d' in line 67 in Policy at hirty days v i for the ex illne 161 av KANSAS. The words "demand and" in line 58 and "on dem MANNE. The words "dem dogs" in fine 50 are changed to "MANNE THE WORD. The words "wenter "fine Light FLURIDA AND WISCHORIS" The words "fine Line 10 MAN WISCHORIS" The words "fine Light Explaint Lines 50 through 67 of the Standard Fire Policy Company by giving to the fine fine and premium above the process premium for the MONTH DANGLING. "tweeter months" in fine 161.

Cancealment. This entire policy shall be void if, whether frand. Defore or after a loss, the insured has wilfully concealed or misrepresented any maintenal fact or circumstance concerning this insurance or the subject thereof, or the interest of the insured therein, or in case of any france or fasts swearing by the Insured relating thereto. Uniassarship of the proposed of the concerning this insurance or the subject thereof, or the interest of the insured therein, or in case of any france or fasts swearing by the Insured relating thereto. Uniassarship of the control of sutner series Any other peril to be insured against or subar sabjects. ject of insurance to be covered in this policy
added hereto.

Added previsions. The extent of the application of insurance
under this policy and of the contribution to
be made by this Company in case of loss, and any other provision or agreement not inconsistent with the provisions of this
policy, may be provided for in writing added hereto, but no provision may be waived except such as by the terms of this policy
is subject to change.

Waiver

Wo permission affecting this insurance shall
previsions. exist, or waiver of any provision be valid,
unless granted herein or expressed in writing
beld to be waived or subject to the control of the protion of this Company reading to appraisal or to any examination
provided for herein.

Cascalization

This policy shall be cancelled at any time
of palicy.

It he request of the insured, in which case
this Company shall, upon demand and surrender of this policy, returnd the excess of paid premium above
the customary short rates for the expired time. This policy may be cancelled at any time by this Company by giving
to the insured a five days' written notice of cancellation with
or without lender of the excess of paid premium above the prorate premium for the expired time, which excess, if not tendered, shall be refunded on demand.

Mortgagee
laterasts as on the case of any time above the prorate premium for the expired time, which excess, if not tendered, shall be refunded on demand.

Mortgagee
laterasts as on on part, to a designated mortgagee not
named herein as the insured, such interest in
this policy may be cancelled by giving to such

If loss hereunder is made payable, in whole or in part, to a designated morigagee not named herein as the insured, such interest in this policy may be cancelled by giving to such mortgagee a ten days' written notice of can-

cellation.

If the insuited fails to render proof of loss such mortgage, upon notice, shall render proof of loss in the form herein specified within stay (60) days thereafter and shall be subject to the provisions hereof relating to appraisable and time of payment and of bringing suit. If this Company shall claim that no liability existed as to the mortgagor or owner, it shall, to the extent of payment of loss to the mortgage, be subrogated to all the mortgage's rights of recovery, but without impairing mortgage's right to see; or it may pay off the mortgage. Other provisions

relating to the interests and obligations of such mortgagee may be added hereito by agreement in witting. For arta inability. This Company shall not be fisible for a greater for arta inability. This Company shall not be fisible for a greater for a greater properly against the perfit incolved, whether collectible or not. Requirements in the insured shall give immediate written case less accurs, notice to this Company of any loss, protect the property from further damage, forthwith separate the damaged and undamaged personal property, both it in the best possible order, furnish a complete inventory of the destroyed, damaged and undamaged property, showing in detail quantities, costs, actual cash value and amount of loss claimed; and within sirtly days after the less, antests such time is exteaded in writing by this Campany, the insured shall render to the following: the time and origin of the loss, the interest of the insured and of all others in the property, the actual cash value of each item thereof and the amount of loss thereto, all encumbrances thereon, all other contracts of insurance, whether valid or not, covering any of said property, any changes in the title, use, occupation, location, possession or exposures of said property since the issuing of this policy, by whom and for what purpose any building hetein described and the several parts thereof were occupied at the time of loss and whether or not it then stood on leased ground, and shall furnish a copy of all the descriptions and schedules in all policies and, if required, verified plans and specifications of any building, fixtures or machinery destroyed or damaged. The insured, as often as may be reasonably required, shall exhibit to any person named by this Company and subscribe the same, and, as often as may be reasonably required, shall produce for examination all books of account, bills, invoices and other vouchers, or certified copies thereof of the appraiser shall fine appraise and only the extract and to synthesis of the appraiser of the insu

appuraser snau or para by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

Company's lit shall be optional with this Company to applians.

Take all, or any part, of the property at the application of the property at the pair, rebuild or replace the property destroyed or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention so to do within thirty days after the receipt of the proof of loss herein required.

Abandament. There can be no abandonment to this Company of any property.

When less The amount of loss for which this Company gargable.

may be liable shall be payable slixty days after by agreement between the insured and this Company expressed in writing or by the filing with this Company expressed in writing or by the filing with this Company of any amount as the payable surpless shall have been compiled with, and unless commenced within thelve months next after inception of the loss.

Sabregatian. This Company may require from the insured and this Company and sacretines of this policy shall have been compiled with, and unless commenced within thelve months next after inception of the loss.

Sabregatian. This Company may require from the insured and this Company of any party for loss assignment of all right of recovery against any party for loss assignment of all right of recovery against any party for loss assignment of all right of recovery against 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 thorized Agent of this Company at the agency hereinbefore mentioned.

F. S. Oleheim PRESIDENT

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.S. Oleshever

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 .

(.29) FILING FEE: 43.24 TOTAL : \$22,311.84

END LEX - 160 SO/12-28-77

ISSUED TO PEOPLE'S TEMPLE OF THE DISCIPLES OF CHRIST 816 16 34ICY# WALEXINGTON INSURANCE COMPANY

FIRE COVERAGE COMPLEARER EMPERSTREAM

It is understood and agreed that the coverage afforded under the nelicy to which this endorsement is attacked, 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 Polly 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 1 such broader conditions shall prevail, and all pernits, 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 INSUPANCE POLICY

1 forcealried, field. This entire policy shall be void if, whether 2 before or after a loss, the insured has wilfully 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 therete.

o increm, or in case of any fraud or false swearing by the insured forbaling thereto.

7 Uningsible and excelled properly. This policy shall not cover a occumits, bills, convergy, deeds, evidences of debt, money or precurities; nor, onless specifically manued hereon in writing, 10 bullion or manuscripts.

10 Perili not included. This company shall not be liable for loss by 12 fire or other perils insured against in this policy ransed, directly 13 or indirectly, by; the meny attack by manuel faces, including 11 action taken by military, naval or air force in resisting an actual 50 or an immediately impending menny attack; (b) incasion, 16 (c) insurrection; (d) telediton; (e) revolution; (f) civil war; (f) civil war; (f) capped power; (h) order of any civil anth y except acts 15 of destruction at the time of and for the purpose of preventing the spaced of five, purpled the tast fire did not originate from any 20 of the perils excluded by this policy; (f) neglect of the insured to 1 use all reasonable means to axive and previous the property at 22 and after a loss, or when the property is endangered by fire in neighboring premises; (f) nor shall this company be liable for 10 occurrences.

other insurance, Other insurance may be probibled or the amount of insurance may be limited by endorsement attached

27 hereto. 29 Conditions suspending or restricting insurance. • Unless otherwise 29 funditions suspending or restricting insurance. Unless otherwise 22 provided in writing added berefe this company shall not be liable 30 for loss occurring fall while the hazard is increased by any 31 means within the control or knowledge, of the insured; or (to) 22 while a described building, whether intended for occurance by 35 owner or tenant, is vacant or unaccupied beyond a period of 160 consecutive days; or (c) as a result of explosion or rick, 35 unless fire ensue, and in that event for loss by fire only.

36 Other period or objects. Any other peril to be insured against 37 or subject of insurance to be covered in this policy shall be by 39 Mediconnent in writing hereon or added hereto.

39 Mediconnent in writing hereon or added hereto.

30 under this policy and of the contribution to be made by this constitution to be made by this constitution to the major with the provisions of this policy in writing hereon with the provisions of agreement not instructed in writing added hereto, but no provision or agreement not instructed in writing added hereto, but no provision may be provided for 3 in writing added hereto, but no provision may be wrived except as such as by the terms of this policy or by statute is sobject to 3 change.

Wairer provisions. No permission affecting this insurance shall

stein as of the terms of this point, of by state is stored to charles and existed in writing added hereto. No provision, stipulation 47 exist, or waiver of any provision be valid, unless granted herein 48 or expressed in writing added hereto. No provision, stipulation 49 or for feature 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 (ancellation 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 surrester of this policy, refund the excess of 57 paid premium above the customary short rates for the expired 56 paid premium above the customary short rates for the expired 56 paid premium above the customary short rates for the expired 56 paid premium above the customary short rates for the expired 56 paid premium above the customary short rates for the expired 57 prior rates premium for the expired time, which excess, if not tender 50 prior rates premium for the expired time, which excess, if not lender 50 prior rates premium for the expired time, which excess, if not lender 50 prior rates premium for the expired time, which excess, if not lender 50 prior rates premium dobligations, if loss becomed in writing 56 payable, in whole or in part, to a designated mortgagee not 56 payable, in whole or in part, to a designated mortgagee not 56 canceled by giving to such mortgagee a 10 days' written notice 67 of cancellation.

If the insured fails to render proof of loss such mortgagee, upon 69 untire, shall render proof of loss in the form herein specified within sixty (60) days thereafter and shall be subject to the pro- 11 visions levent relating to appraisal and time of payment and of 50 bringing smit. If this company shall claim that no liability existed 73 as to the mortgagee, of the mortgage for mortgagee's right of such as the insurance, is shall, to the extent of payment 10 for it may pay of the mortgage to that the

chieff is the declerations, State of California.

First Insultance particle

80 Pro tala lishifit. This company simi; not be liable for a stage greater proportion of any loss than the mount hereby insured so shall bear to the whole insurance exercing the property against the pent mode of, whether collectible or not.

81 Equitements in tare lost accur. The insured shall give written notice to this company of any loss without unnecessary decleration in the company of any loss without unnecessary decleration in the company of any loss without unnecessary decleration in the company of any loss without unnecessary decleration in the company of any loss without unnecessary decleration in the company of property from further damage. In the with the stronged, damaged and undamaged per count property, put it in the stronged, damaged and undamaged per count property, but it in the stronged and within 60 days after the loss, and quarterly and the set cancel in verticing by the company, the incured shall a microscapital and within 60 days after the loss, and to be a chall to microscapital and within 60 days after the loss, the intervel of the following: the stronger of any property, the actual cath value of schied and the company, the incurred at the individual stronger of the inverse of the inverse and the country of the country, the intervel of the inverse and the country of the country o

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141 Abandonment. There can be no abandonment to this com-

140 featherm.

141 Abandonment. There can be no abandonment to this com142 pany of any property.

143 When lost payable. The amount of loss for which this com144 pany may be labbe chall be payable 60 days after poof of
145 loss, as herein provided, is received by this company and ascer146 lainment 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 with this company of an award as herein provided any
150 claim shall be sustainable in any court of law or equity unless
151 all the requirements of this policy thall have been complied
152 with, and unless commenced within 12 months next after
153 inception of the loss.
154 Subragilion. 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.

S. Oles Lieu

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 statue of the State of California which makes provisions therefor, the Company hereby designates the Superintendant, Commissioner or Director of Insurance of other officer specified for that purpose in the statue, or his successors in office, as its true and lawful attorney upon whom may be served any lawful process in action, ε to proceeding instituted by or on behalf of he insured or any beneficiary hereunder axising 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

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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 PRENIUM 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.

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.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

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form LEX 115 so/12-28-77

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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 WRITTEN 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

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

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

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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.



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	BUILDING	\$480,000	90%
	SAN FRANCISCO, CALIFORNIA	CONTENTS	90,000	90%
2.	1366 SOUTH ALVARADO STREET	BUILDING	540,000	90%
	LOS ANGELES, CALIFORNIA	CONTENTS	75,000	90%
3.	1366 S. ALVARADO STANNEX	BUILDING	39,000	90%
	LOS ANGELES, CALIFORNIA	CONTENTS	9,000	90%
4.	1435 ALVARADO TERRACE	BUILDING	300,000	90%
	LOS ANGELES, CALIFORNIA	CONTENTS	9,000	90%
5.	7700 EAST ROAD	BUILDING	150,000	90%
	REDWOOD VALLEY, CALIFORNIA	CONTENTS	50,000	90%
6.	8461 EAST ROAD REDWOOD VALLEY, CALIFORNIA	BUILDING	~143,750 bff	90%
7.	REAR OF 8461 EAST ROAD REDWOOD VALLEY, CALIFORNIA	BUILDING CONTENTS BLDGWAREHOUSE CONTENTS	-172,500 OFF -100,000 -28,750 OFF -25,000 OFF	90% STILL IN
				74.6

so/12-28-77

Form 1803

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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. WIOLATION 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

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BUILDING, EQUIPMENT, STOCK AND BLANKET FORM

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) IS 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, treatles, 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.

STICK's Stock of goods, wares and merchandisc every description, manufactured, unmanufactured, or in process of ma: cure; 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 (I) is located within fity (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 (c) 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 (55,000,00), 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.

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 art of this policy.

UNDER EXTENSIONS 1. 2. S 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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Page 1 of 4 :

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C. EXCLUSIONS

C. EXCLUSIONS

1. IN ADDITION TO PROPERTY EXPRESSLY EXCLUDED FROM COVERAGE BY ANY PROVISION OF THIS FORK 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. MOTOR VEHICLES LICENSED FOR USE BULLION OR MANUSCRIPTS, EXCEPT 'AS MAY BE SPECIFICALLY PROVIDED IN THE CLAUSE OF THIS FORM TITLED WILLION OR MANUSCRIPTS, EXCEPT 'AS MAY BE SPECIFICALLY PROVIDED IN THE CLAUSE OF THIS FORM TITLED FINSURANCE. 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 appears blanket rate), OR

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

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

UNTILTHE 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.

SPECIFICALLY ASSUMED LIABILITY.

S. 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 PERILB 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

- 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 ENSU-ING FIRE.
- ING FIRE.

 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 PERILES) 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.
- OCCASIONED DIRECTLY OR INDIRECTLY BY ENFORCEMENT OF ANY LOC OR STATE ORDINANCE OR LAW REG-ULATING THE CONSTRUCTION, REPAIR OR DEMOLITION OF BUILDING(S) C STRUCTURE(S), UNLESS SUCH LIABIL-ITY IS OTHERWISE SPECIFICALLY ASSUMED BY ENDORSEMENT HEREON.

D. CONDITIONS AND LIMITATIONS

- D. CONDITIONS AND LIMITATIONS

 1: AVERAGE CLAUSE (THIS CLAUSE VOT UNLESS PERCENTAGE IS INSERTED ON THE FIRST PAGE OF THIS POLICY) (The term "Co-lasurance Clause" acreve used in this policy shall be deemed to mean "Average Claus"): 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 BARS TO THE PERCENTAGE. SPECIFIED IN SUCH ITEM BEARS TO THE PERCENTAGE. SPECIFIED IN SUCH ITEM AT THE TIME OF LOSS, NOR FOR MORE THAN THE PROPORTION WHICH THE AMOUNT OF INSURANCE SPECIFIED IN SUCH ITEM AT THE TIME OF LOSS, NOR FOR MORE THAN THE PROPERTY DESCRIBED IN SUCH ITEM AT THE TIME OF LOSS.

 2. WAIVER OF INVENTORY AND APPHAISEMENT CLAUSEII any item of this policy is subject to the conditions of the Average Clause (Paragraph 1 hereod), 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 auch item at the loss occurs, it all not be necessary for the Insured to make a special inventory or appraisement of the urdamaged 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 the content of the conditions of the property described in the provisions are applicable only to fire, lightning, and removal relating
- 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 IS 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. Definitions: (a) Vacant — 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 other building owned or used by the Insured and located on the same premises 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.

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 COPYLING 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. Page 2 of 4

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S. IMPROVEMENTS AND BETTERMENTS, "IMPROVEMENTS AND BETTERMENTS" in or to building(a) 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 Betterfrients" 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 perilis insured against, THE IJABILITY OF THIS COMPANY SHALL BE DETERMINED AS FOLLOWS: against, THE LIABILITY OF THIS CUMPANY 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 Betternetta.

(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 PERIODS) FROM THE DATE(S) SUCH IMPROVEMENTS AND BETTERMENTS WERE MADE TO THE EXPIRATION DATE OF THE LEASE. F REPAIRED OR REPLACED AT THE EXPENSE OF OTHERS FOR THE USE OF THE INSURED, THERE SHALL BE NO LIABILITY HEREUNDER. 1. LOSS CLAUSE: Any loss hereunder shall not reduce the amount of this policy. 1. LOSS CLAUSE; Any loss bereunder shall not reduce the amount of this policy.

2. RREACH 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 cover, 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 part IF MADE AFTER LOSS HAS OCCURRED, SUCH AGREEMENT MAY RUN C: IN FAVOR OF A THIRD PARTY FALL-ING WITHIN ONE OF THE FOLLOWING CATEGORIES AT THE TIME OF LO: (1) A THIRD PARTY INSURED UNDER THIS POLICY; OR 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 . NTROLLING CAPITAL STOCK OR OTHER PROPRIETARY INTEREST IN THE NAMED INSURED; OR (3) A TENANT OF THE NAMED INSURED. (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).

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 THEREFORI: If another mortgagee er less payable endorsement applicable to buildings is separately attached to this policy, such other endorsements shall superrede the previations of this clause. Loss (if any) under this policy, ON BULLDINGS ONLY, aball be payable to the mortgagees (a) in named as payeo(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 "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 mortgage only therein, shall not be invalidated by any act or neglect of the mortgage or owner of the described property, nor by the use of the premises for purposes more hazardous than are permitted by this policy or that the premises h

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 change by enforcement or substitution of form, then such extended or broadened insurance shall insure to the benefit, of the Insured hereunder as though such endorsement or substitution of form had been made.

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 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 BAID ENDORSEMENTS: HOWEVER, SUBJECT TO THE POREGOING 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 PRICABLE.

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 FREMIUM PREVIOUSLY PAID SHALL BE EARNED BY THIS COMPANY.

FA 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 prainfum for this coverage, and subject to the provisions herein and in the policy to which this endorse

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WARRENDED COVERAGE ENDORSE

TIVE ONLY WHEN PREMIUM FOR EXTENDED COVERAGE IS INS SE OF THIS POLICY OR ENDORSED HEREON.

IN THE SPACE PROVIDED ON THE

In consideration of the premium for this coverage, and subject to the provisions herein and in the policy to which this endorment is attached including endorsements thereon, this policy is extended to insure against direct loss by windstorm, hall, explosion, riot, riot attached including a strick, civil composition, aircraft, vehicles, and smoke, except as hereinter 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: (&) 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 (6) 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, SHRUES OR PLANTS; (3) AWNINGS OR CANOPIES (FABRIC OR SLATH, INCLUDING THEIR SUPPORTS; (4) SIGNS OR RADIO OR TELEVISION ANTENNAS, INCLUDING THEIR LEAD-IN WIRING, MASTS OR TOWERS.

VISION ANTENNAS, INCLUIRING THEIR LEAL-IN WILLING, MASTE VIN TOWERD.

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

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 BURKSTING OF BOTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL PORCE OR MECHANICAL BREAK-BOOWN: (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 OFFERATION OF PRESSURE RELIEF DEVICES.

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 rick, rick 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 firect loss from pillage and looting occurring during and at the immediate place of a rick, rick 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, and 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 CHICLES SHALL INCLUDE ONLY DIRECT LOSS RESULTING FROM ACTUAL PHYSICAL CONTACT OF AN AIRCRAFT OR A VEHICLE WITH THE PROPERTY COVERED HERE. UNDER ON WITH THE BUILDING(S) CONTAINING THE PROPERTY COVERED HERE THAT LOSS BY AIRCRAFT OR BY WANY VEHICLE OWNED OR OPERATED BY AN INSURED DEFECT HORSE PREMISES; (b) BY ANY VEHICLE OWNED OR OPERATED BY AN INSURED DEFECT HAND INCS BY PROPERTY ONCE SHE PREMISED SHE PLANES; (c) BY ANY VEHICLE OF FAIRCRAFT OR BY ANY THAN TO THE DESCRIBED PREMISES; (b) BY ANY VEHICLE OF FAIRCRAFT OR THE PROPERTY COVERED HERE PROPERTY ONCE SHE PREMISED AND THE DESCRIBED PREMISES; (c) BY ANY VEHICLE OWNED OR OPERATED BY AN INSURED OR PLANTS; (c) TO ANY AIRCRAFT OR PLETELY ENCLOSED BY THE WALLS AND ROOF, TO LAWNS, TREES, SHRUBS OR PLANTS; (c) TO ANY AIRCRAFT OR PLATE OR FOR SALE.

PROVISIONS APPLICABLE ONLY TO SMOKE: The term "s

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 SUDDEN, UNIT IS CONNECTED TO A CHIMNEY SUDDEN, UNIT OF VENT PIECE AND WHILE IN OR ON THE DESCRIBED PREMISES BUT NOT SMOKE FROM FIRE-PLACES OR INDUSTRIAL APPARATUS.

PLACES OR INDUSTRIAL APPARATUS.

WAR RISK EXCLUSION: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY ARRISK EXCLUSION: THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY HOSTILE OR WARLIKE ACTION IN TIME OF FEACE OR WAR, INCLUDING ACTION IN HINDERING, COMBATING OR DEFENDING AGAINST AN ACTUAL. IMPENDING OR EXPECTED ATTACK, (1) BY ANY GOVERNMENT OR SOVEREIGN OF USING MILITARY, NAVAL OR AIR FORCES: OR (3) BY AN AGENT OF ANY SICH GOVERNMENT, POWER, AUTHORITY OR (2) BY MILITARY, NAVALOR AIR FORCES: OR (3) BY AN AGENT OF ANY SICH 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 PLOYING NUCLEAR FISSION OR FUSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE PLOYING NUCLEAR FISSION OR FUSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE PLOYING NUCLEAR FISSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE PLOYING NUCLEAR FISSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE PLOYING NUCLEAR FISSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE PLOYING NUCLEAR FISSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE DIVING NUCLEAR FISSION SHALL BE CALLOWED SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE BY GOVERNMENT, POWER, 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

- (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:
- WATER WHICH BACKS UP THROUGH SEWERS OR DRAINS;
- 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.

A claim for loss by any peril insured against by this endorsement shall not be barred because of change of occupancy, nor be-use 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 (I) 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 AMOUNT OF DEDUCTIBLE, IF ANY, THAN THE AMOUNT HEAVE COVERED BARRS TO ALL INSURANCE WHETHER AMOUNT OF DEDUCTIBLE, IF ANY, THAN THE AMOUNT HEAVE ON WHICH WOULD HAVE COVERED SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, EXCEPT IF ANY TYPE OF INSURANCE OF THIS INSURANCE ALSO CLEETIBLE 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 OF THIS INSURANCE ALSO TO COVER ADDITIONAL PERILS OR WINDOWN MANNER SUCH LOSS, OR WHICH WOULD HAVE COVERED SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE ALSO TO COVER ADDITIONAL PERILS OR WINDOWN MANNER SUCH LOSS, OR WHICH WOULD HAVE COVERED SUCH LOSS. APPLIES, OR WOULD HAVE APPLIED TO ANY SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE ALSO TO COVER ADDITIONAL PERILS OR WINDOWN SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, THE PROPERTION OF JOINT LOSS. THAN THE LIMIT OF ITS HOLD AND THE SURANCE SUCH LOSS. "SHALL LIMIT OF ITABILITY 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 SUCH LOSS BEARS TO THE FOR MO GREATER PROPORTION OF JOINT LOSS THAN THE LIMIT OF ITS LIBURANCE SHALL BE LIABLE FOR MO GREATER PROPORTION OF JOINT LOSS THAN THE LIMIT OF ITS LIBURANCE SUCH JOINT LOSS." SO USED IN THE FOREOGOING, MEAN THAT FORTION OF THE LOSS SHALL BE LIMITED TO ITS PROPORTIONATE PART OF THE AGGREGATE LIMIT OF T THIS ENDORSEMENT DOES NOT INCREASE THE AMOUNT(S) OF INSURANCE PROVIDED IN THIS POLICY.

ANCE 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 PROMEANS LOSS, AS LIMITED AND CONDITIONED IN SUCH POLICY, RESULTING FROM DIRECT LOSS TO DESCRIBED PROMEANS LOSS, AS LIMITED AND CONDITIONED IN SUCH POLICY, RESULTING FROM DIRECT LOSS TO DESCRIBED PROBERTY FROM THE PERILIS, INSURED ACAINST: AND WHILE THE BUSINESS OF THE OWNER OR TENANTIS, OF THE
DESCRIBED BUILDINGS, IS INTERRUPTED BY A STRUKE AT THE DESCRIBED LOCATION, THIS COMPANY SHALL NOT
DESCRIBED 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.

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

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EFFECTIVE ONLY: WHEN PREMIUM FOR THIS COVERAGE IS SHOWN ON THE FIRST PAGE OF THIS POLICY UN 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, 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 BUILDINGS 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 of unoccupied, nor shall the unoccupancy provision be applicable to private dwelling property.

Definitions: (a) Vacant-containing 60 contents pertaining to operations or activities customary to eccupancy of the building. (b) Unoccupied-containing contents pertaining to operations or activities 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 STRUCTURE OR AN OUTSIDE SIGN; (b) BY PILFERAGE. THEFT, BURGLARY OR STRUCTURE OR AN OUTSIDE SIGN; (b) BY PILFERAGE. THEFT, BURGLARY OR ELARCEDY. EXCEPT THAT THIS COMPANY SHALL BE LIABLE FOR WILLIAD LIABLED OF THE BUILDINGS COVERED HEREON, EXCEPT THAT THIS COMPANY SHALL BE LIABLE FO

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TO	AMERICAN	LIFE	INSURANCE	COMPANY
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POLICYHOLDER:	nut	11. 11. 11. 11.	for the Month of:	; Lec	11. C. 1.
PULICI NOLDEN,	7.,, , , , ,	· / /	411/		
GROUP POLICY NO:	110 22	CURRENCY_	C	ate Prepared;	

	LIFE		,	A. D. & D.		S OF INCOME	HEALTH CLASS	<u>۔۔۔۔</u> ۔۔۔۔		HEALTH CLASS		···············	HEALTH CLASS	1	
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF	# LIVES	VOLUME OF	2 · Emp, only	2 ' Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	Emp. & Dep.	2 Emp. & Family	Emp.	Emp. S. I Dep.	2 Emp. & Family
I. IN FORCE PREVIOUS MONTH							40		14-						ļ.,
2. ADDITIONS							6		.7		********				
3. INCREASES															
4. SUB-TOTAL (1+2+3)				•			46		İlυ						
5- TERMINATIONS						L	2		/		00000000		***************************************	*********	***************************************
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)	,						44		1.5			·			KKSFZ
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	1-34	;	11.24						1 XX
9. TOTAL PREMIUM (7×8)							19091	,	163.60	,				<u> </u>	
10.ADJUSTMENTS							1-2601	<u> </u>	+1148	1			-	<u> </u>	<u></u>
II. TOTAL PREMIUM DUE							4	08.	83	<u></u>					

INS	TR	UC.	TIC	ZNI	:

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

- 1. Show Total Benefit
- 2. Show Number of Participants in Category for Lines 1 through 7.

 3. For changes in Health Dependent C tegory show new category as "Additions" old category as "Terminations"

COMPLETE REVERSE SIDE FOR ALL CHANGES

G-303

TO: AMERICAN LIFE INSURANCE COMPANY

شبرfor the Month ofز

	 	LIFE	,	, D, & D.	LOS	S OF INCOME	HEALTH CLASS.	· · ·		HEALTH CLASS	l 		HEALTH CLASS	ł	
	# Lives	VOLUME OF	# Lives	VOLUME OF	# LIVES	VOLUME OF INSURANCE	2 Emp. only	2 Emp. & I Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & I Dep.	2 Emp. & Family	Emp. only	2 Emp. s _t ! Dep.	2 Emp. & Family
I. IN FORCE PREVIOUS MONTH							44		15						
2. ADDITIONS							<u>-</u> -								
3. INCREASES															
4. SUB-TOTAL (1+2+3)							44		15						
5. TERMINATIONS							`		_						***************************************
4. DECREASES															
7. TOTAL IN FORCE							17-		15	<u> </u>			<u> </u>	<u> </u>	
N. HREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	1-34	<u> </u>	11.24					<u> </u>	<u>~</u>
9. TOTAL PREMIUM (7×8)							110.76	,	168.60	,	1	·		*	KRSF
10 . ADJUSTMENTS							1					<u> </u>			X
II. TOTAL PREMIUM DUE							33	59.5	6						

INST	rau	CT	IONS	

- A. Use only section(s) applicable to your coverage(s)

 B. Explain all changes on lines 2,3,5,6, & 10 on reverse side.
- C. Attach Enrollment cards for new insureds.
- D. If additional columns are needed carry forward on second form.
- E. Indicate Back Premium Charges and Credits on Line 10 "Adjustments" and exptain in Romarks.

TOTAL PREMIUM DUE FOR ALL BENEFITS: #359.56

REMARKS: -

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

COMPLETE REVERSE SIDE FOR ALL CHANGES

G-303

GROUP INSURANCE PREMIUM STATEMENT

TO: AMERICAN LIFE INSURANCE COMPANY

,•		LIFE		A. D. & D.	LO	SS OF INCOME	HEALT CLASS.	H		HEALTH CLASS.	- 1		HEALTI CLASS.	1	
•	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF	# LIVES	VOLUME OF	Emp.	Emp. &	2 Emp. a Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. s. I Dep.	2 Emp. & Family
I. IN FORCE PREVIOUS MONTH							44	, 1	<i>15</i>	1					
2. ADDITIONS							-								
3. INCREASES		_													
4. SUB-TOTAL (1+2+3)							44	.~.	15	********			*******		********
5. TERMINATIONS						1111									
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)							1-4:	. ,	15	**********	**********	******	*********		7
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	1.34	•	11:24-						KKSPY
9. TOTAL PREMIUM (7×8)												,			
10. ADJUSTMENTS							19074		ilsic				·		
II. TOTAL PREMIUM DUE							3.	5 7.5	(I	

INST	AI.	CT	in	MC.	•

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

REMARKS: .

- 1. Show Total Benefit
- 2. Show Number of Participants in Category for Lines 1 through 7.

 3. For changes in Health Dependent C tegory show new category as "Additions" old category as "Terminations"

G-303

COMPLETE REVERSE SIDE FOR ALL CHANGES

GROUP INSURANCE PREMIUM STATEMENT

TO: AMERICAN LIFE INSURANCE COMPANY

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS		HEALTH CLASS			HEALTH CLASS			
	# Lives	VOLUME OF	# Lives	VOLUME OF	# LIVES	VOLUME OF	2 Emp, only	2 Emp. & I Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & ; Dep.	2 Emp. & Family	2 Emp. only	2 Emp. s. I Dep.	2 Emp. & Family
I. IN FORCE PREVIOUS HONTH							1-4		15						
2. ADDITIONS				•		i.			-						
3. INCREASES				`											
4. SUB-TOTAL (1+2+3)							14		15						
5. TERMINATIONS							_	}							
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)				,			4.4		15						12
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	11.34	·	11-24-	, , , , , , , , , , , , , , , , , , ,					RKSOF
9. TOTAL PREMIUM (7×8)							1:10:71		168.66	,		,			×
10.ADJUSTMENTS									<u> </u>				,		
II. TOTAL PREMIUM DUE							رد،	5 4.	56						

INSTRUCTIONS:

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

TOTAL PREMIUM DUE FOR ALL BENEFITS: _

REMARKS:

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

COMPLETE REVERSE SIDE FOR ALL CHANGES

GROUP INSURANCE PREMIUM STATEMENT POLICYHOLDER: Kirplenden He Me. TO: AMERICAN LIFE INSURANCE COMPANY GROUP POLICY NO: 160 2377 CURRENCY HEALTH LIFE HEALTH A. D. & D. LOSS OF INCOME CLASS VOLUME OF VOLUME OF VOLUME OF # Lives # LIVES Emp. & Emp. & Emp. & Emp. & Emp, Emp. Ēmo. Emp. e. Emp. & INSURANCE INSURANCE INSURANCE only only Family 1. IN FORCE PREVIOUS MONTH 2. ADDITIONS 3. INCREASES 4. SUB-TOTAL (1+2+3) 4-4 5. TERMINATIONS 6. DECREASES 7. TOTAL IN FORCE (4-5-6)8. PREMIUM RATE (Per 1000) (Per 1000) (Per 10) 11.24. 9. TOTAL PREMIUM (7×8) 194.41 16366 10. ADJUSTMENTS

INSTRUCTIONS:

II. TOTAL PREMIUM DUE

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

TOTAL	PREMIUM	DUE	FOR	ALL	BENEFITS:
				~~.	Pruritia:

35756

REMARKS:

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

G-303.

COMPLETE REVERSE SIDE FOR ALL CHANGES