



BUSINESSOWNERS
POLICY DECLARATIONS
COLUMBIA MUTUAL INSURANCE COMPANY

POLICY NUMBER **BOPGA0000097161**
Renewal of **BOPGA0000097161**

Named Insured and Mailing Address:
MAGNOLIA PARK NEIGHBORHOOD
302 MAGNOLIA GRV
ALPHARETTA GA 30022

Agent and Mailing Address: 41055-
Hamby & Aloisio Inc
53 Perimeter Ctr E Ste 400
Atlanta GA 30346
770-551-3270

Policy Period: From 12/15/2017 to 12/15/2018 at 12:01 a.m. Standard Time at the mailing address shown above.

IN RETURN FOR THE PAYMENT OF THE PREMIUM AND SUBJECT TO ALL THE TERMS OF THIS POLICY,
WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

The laws of the State of Georgia prohibit insurers from unfairly discriminating against any person based upon
his or her status as a victim of family violence.

Business Description: CONDOS RES CONDO-ASSOC RISK

Form of Business: CORPORATION

Section II - Liability and Medical Expenses

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

Coverage:	Limit of Insurance	
Liability and Medical Expenses	\$2,000,000	Per occurrence
Medical Expenses	\$5,000	Per person
Damage to Premises Rented to You	\$300,000	Any one premises
Other Than Products/Completed Operations Aggregate	\$4,000,000	
Products/Completed Operations Aggregate	\$4,000,000	

Certified Terrorism Coverage **\$214.00**

Total Policy Premium **\$14,524.00**

Policy Number BOPGA0000097161 Renewal of BOPGA0000097161

Named Insured: MAGNOLIA PARK NEIGHBORHOOD

Policy Period: From 12/15/2017 to 12/15/2018 at 12:01 a.m. Standard Time at the mailing address shown above.

MONEY AND SECURITIES 2000 INSIDE/1000 OUTSIDE (applies per premises unless a higher limit is shown under Property Coverage Options)

Liability Coverage Options:

Limit of Insurance

LTD FUNGI/BACT COV(LIAB)SM BUS
FUNGI AND BACTERIA PROPERTY DAMAGE AGGREGATE LIMIT IS \$50,000

EXCLUSION-UNMANNED AIRCRAFT

CONDO,COOP,ASSN-DIR/OFF LIA
25 UNITS - 0% COMMERCIAL OCCUPANCY

\$2,000,000

Property Coverage Options:

Limit of Insurance

PREMIER ENDORSEMENT
INCLUDES \$10,000 EMPLOYEE DISHONESTY

Premises Information

Prem No. Bldg No. Address

001 001 101 MAGNOLIA GRV
ALPHARETTA GA 30022

002 001 202 MAGNOLIA GRV
ALPHARETTA GA 30022

003 001 301 MAGNOLIA GRV
ALPHARETTA GA 30022

004 001 101 MAGNOLIA GRV
ENTRANCE GATE/BRICK WALLS
ALPHARETTA GA 30022

005 001 101 MAGNOLIA GRV
FENCE
ALPHARETTA GA 30022

006 001 101 MAGNOLIA GRV
GAZEBO
ALPHARETTA GA 30022

Policy Number BOPGA0000097161 Renewal of BOPGA0000097161

Named Insured: MAGNOLIA PARK NEIGHBORHOOD

Policy Period: From 12/15/2017 to 12/15/2018 at 12:01 a.m. Standard Time at the mailing address shown above.

FORMS SCHEDULE

Form Name	Edition	Description
BO-351	11/10	BUSINESSOWNERS POLICY CHANGES
*BO-394	05/17	EQUIP BREAKDOWN ENHANCEMENT
BO375	11/10	PERSONAL PROP - AUTO INCREASE
BO500	10/14	PREMIER ENDORSEMENT
BP0003	07/13	BUSINESSOWNERS COVERAGE FORM
BP0176	02/15	GEORGIA CHANGES
BP0199	10/13	GEORGIA CHANGES-LOSS PAYMENT
BP0417	01/10	EMP RELATED PRACTICES EXCL
BP0430	07/13	PROTECTIVE SAFEGUARDS
BP0501	07/02	CALCULATION OF PREMIUM
BP0515	01/15	TERRORISM RISK ACT-DISCLOSURE
BP0517	01/06	EXCL-SILICA OR SILICA REL DUST
BP0538	01/15	EXC OTHR TERROR OUT US;CAP LOS
BP0588	01/10	LTD FUNGI/BACT COV(LIAB)SM BUS
BP1505	05/14	EXCL-ACCESS OR DISCLOSURE INFO
BP1511	12/16	EXCLUSION-UNMANNED AIRCRAFT
BP1710	07/13	CONDO ASSOCIATION COVERAGE
BP1724	01/10	CONDO,COOP,ASSN-DIR/OFF LIA
IPJ305	07/14	POLICY JACKET
L361	03/95	ASBESTOS EXCLUSION

* indicates change in form

BP0430 Protective Safeguards

Prem No	Bldg No	Protective Safeguards Symbols Applicable
001	001	P-1 AUTOMATIC SPRINKLER SYSTEM
002	001	P-1 AUTOMATIC SPRINKLER SYSTEM
003	001	P-1 AUTOMATIC SPRINKLER SYSTEM
004	001	P-1 AUTOMATIC SPRINKLER SYSTEM
005	001	P-1 AUTOMATIC SPRINKLER SYSTEM
006	001	P-1 AUTOMATIC SPRINKLER SYSTEM

Policy Number BOPGA0000097161 Renewal of BOPGA0000097161

Named Insured: MAGNOLIA PARK NEIGHBORHOOD

Policy Period: From 12/15/2017 to 12/15/2018 at 12:01 a.m. Standard Time at the mailing address shown above.

Section I - Property**Premises:**

Prem No.	Bldg No.	Location, Fire Protection/Construction and Occupancy
001	001	101 MAGNOLIA GRV ALPHARETTA GA 30022 CONDOS RES CONDO-ASSOC RISK (LESSOR'S RISK) PC 004 JOISTED MASONRY

Type of Property:	Limit of Insurance	Property Deductible**	ACV Bldg Option	Automatic Increase	Receipts (if applicable)
BUILDING	\$2,647,000	\$2,500		4.00%	

Property Coverage Options:

**OUTDOOR SIGNS COVERAGE

Limit of Insurance

\$5,000

Total Premium for Premises 001 Building 001 \$4,563

Total Policy Premium \$14,524

****Optional Coverage Deductible of \$500 applies.**

Policy Number BOPGA0000097161 Renewal of BOPGA0000097161

Named Insured: MAGNOLIA PARK NEIGHBORHOOD

Policy Period: From 12/15/2017 to 12/15/2018 at 12:01 a.m. Standard Time at the mailing address shown above.

Section I - Property**Premises:**

Prem No.	Bldg No.	Location, Fire Protection/Construction and Occupancy
002	001	202 MAGNOLIA GRV ALPHARETTA GA 30022 CONDOS RES CONDO-ASSOC RISK (LESSOR'S RISK) PC 004 JOISTED MASONRY

Type of Property:	Limit of Insurance	Property Deductible**	ACV Bldg Option	Automatic Increase	Receipts (if applicable)
BUILDING	\$2,944,656	\$2,500		4.00%	

Property Coverage Options:

**OUTDOOR SIGNS COVERAGE

Limit of Insurance

\$5,000

Total Premium for Premises 002 Building 001

\$4,650

Total Policy Premium

\$14,524

****Optional Coverage Deductible of \$500 applies.**

Policy Number BOPGA0000097161 Renewal of BOPGA0000097161

Named Insured: MAGNOLIA PARK NEIGHBORHOOD

Policy Period: From 12/15/2017 to 12/15/2018 at 12:01 a.m. Standard Time at the mailing address shown above.

Section I - Property**Premises:**

Prem No.	Bldg No.	Location, Fire Protection/Construction and Occupancy
003	001	301 MAGNOLIA GRV ALPHARETTA GA 30022 CONDOS RES CONDO-ASSOC RISK (LESSOR'S RISK) PC 004 JOISTED MASONRY

Type of Property:	Limit of Insurance	Property Deductible**	ACV Bldg Option	Automatic Increase	Receipts (if applicable)
BUILDING	\$3,125,932	\$2,500		4.00%	

Property Coverage Options:

**OUTDOOR SIGNS COVERAGE

Limit of Insurance

\$5,000

Total Premium for Premises 003 Building 001 \$4,937

Total Policy Premium \$14,524

****Optional Coverage Deductible of \$500 applies.**

Policy Number BOPGA0000097161 Renewal of BOPGA0000097161

Named Insured: MAGNOLIA PARK NEIGHBORHOOD

Policy Period: From 12/15/2017 to 12/15/2018 at 12:01 a.m. Standard Time at the mailing address shown above.

Section I - Property

Premises:

Prem No.	Bldg No.	Location, Fire Protection/Construction and Occupancy
004	001	101 MAGNOLIA GRV ENTRANCE GATE/BRICK WALLS ALPHARETTA GA 30022 CONDOS RES CONDO-ASSOC RISK (LESSOR'S RISK) PC 004 JOISTED MASONRY

Type of Property:	Limit of Insurance	Property Deductible**	ACV Bldg Option	Automatic Increase	Receipts (if applicable)
BUILDING	\$96,371	\$2,500		4.00%	

Property Coverage Options:

**OUTDOOR SIGNS COVERAGE

Limit of Insurance

\$5,000

Total Premium for Premises 004 Building 001

\$280

Total Policy Premium

\$14,524

****Optional Coverage Deductible of \$500 applies.**

Policy Number BOPGA0000097161 Renewal of BOPGA0000097161

Named Insured: MAGNOLIA PARK NEIGHBORHOOD

Policy Period: From 12/15/2017 to 12/15/2018 at 12:01 a.m. Standard Time at the mailing address shown above.

Section I - Property**Premises:**

Prem No.	Bldg No.	Location, Fire Protection/Construction and Occupancy
005	001	101 MAGNOLIA GRV FENCE ALPHARETTA GA 30022 CONDOS RES CONDO-ASSOC RISK (LESSOR'S RISK) PC 004 JOISTED MASONRY

Type of Property:	Limit of Insurance	Property Deductible**	ACV Bldg Option	Automatic Increase	Receipts (if applicable)
BUILDING	\$22,714	\$2,500		4.00%	

Property Coverage Options:

**OUTDOOR SIGNS COVERAGE

Limit of Insurance

\$5,000

Total Premium for Premises 005 Building 001 \$67

Total Policy Premium \$14,524

****Optional Coverage Deductible of \$500 applies.**

Policy Number BOPGA0000097161 Renewal of BOPGA0000097161

Named Insured: MAGNOLIA PARK NEIGHBORHOOD

Policy Period: From 12/15/2017 to 12/15/2018 at 12:01 a.m. Standard Time at the mailing address shown above.

Section I - Property

Premises:

Prem No.	Bldg No.	Location, Fire Protection/Construction and Occupancy
006	001	101 MAGNOLIA GRV GAZEBO ALPHARETTA GA 30022 CONDOS RES CONDO-ASSOC RISK (LESSOR'S RISK) PC 004 FRAME

Type of Property:	Limit of Insurance	Property Deductible**	ACV Bldg Option	Automatic Increase	Receipts (if applicable)
BUILDING	\$9,085	\$2,500		4.00%	

Property Coverage Options:

**OUTDOOR SIGNS COVERAGE

Limit of Insurance

\$5,000

Total Premium for Premises 006 Building 001

\$27

Total Policy Premium

\$14,524

**Optional Coverage Deductible of \$500 applies.

Countersigned by _____
Authorized Agent

THESE DECLARATIONS, TOGETHER WITH THE COVERAGE FORM(S), COMMON FORM(S), COMMON POLICY CONDITIONS AND FORMS, AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

POLICYHOLDER DISCLOSURE

NOTICE – OFFER OF TERRORISM INSURANCE COVERAGE

The Terrorism Risk Insurance Act (TRIA) established a program involving the Department of the Treasury and the insurance industry to assure the availability of property and casualty insurance protection against damages from Certified Acts of Terrorism. Generally speaking, Certified Acts of Terrorism are acts that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act.

You should know that coverage provided by your policy for loss or damage for such Certified Acts of Terrorism is partially reimbursable by the United States Government. The federal share equals a percentage of terrorism losses insured under TRIA exceeding the insurance company's statutorily established deductible as set forth in the Act. The federal share will decrease by one percentage point annually as reflected in the following chart:

<u>Calendar Year</u>	<u>Federal Share</u>
2015	85%
2016	84%
2017	83%
2018	82%
2019	81%
2020	80%

Note, however, not all losses resulting from Certified Acts of Terrorism are covered, such as nuclear events. Any such exclusion, however, would not apply to fire losses resulting from terrorist activities. Please read your policy and endorsements carefully.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits United States Government reimbursement, as well as insurers' liability for losses resulting from Certified Acts of Terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

The following statement is required to be part of the disclosure notice in Georgia:

Limitation on Payment of Terrorism Losses

Applies to policies which cover terrorism losses insured under the federal program

The provisions of the Terrorism Risk Insurance Act can limit our maximum liability for payment of losses from certified acts of terrorism. That determination will be based on a formula set forth in the law involving the national total of federally insured terrorism losses in one calendar year and individual insurer participation in payment of such losses. If one or more certified acts of terrorism in one calendar year causes the maximum liability for payment of losses from certified acts of terrorism to be reached, and we have satisfied our required level of payments under the law, then we will not pay for the portion of such losses above that maximum. However, that is subject to possible change at that time, as Congress may, under the Act, determine that payments above the cap will be made.

_____ The premium charged for your policy includes a charge for the coverage of such Certified Acts of Terrorism under TRIA and this charge is specifically identified on the line entitled "Certified Terrorism Coverage" on the Declarations page(s) of your policy. You are, however, given the opportunity to reject this coverage by signing the rejection statement below and returning this form to us. Your policy will then be endorsed to exclude the described coverage and you will not be charged for this coverage.

REJECTION STATEMENT

_____ I hereby reject the offer of terrorism coverage as defined in the Terrorism Risk Insurance Act. I understand that an exclusion of such terrorism losses will be made part of this policy.

Insured's Signature
NT-2GA (1-15)

Date

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY

DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

SCHEDULE

SCHEDULE – PART I	
Terrorism Premium (Certified Acts) \$214.00	
Additional information, if any, concerning the terrorism premium:	
SCHEDULE – PART II	
Federal share of terrorism losses	83% Year: 2017
(Refer to Paragraph B. in this endorsement.)	
Federal share of terrorism losses	82% Year: 2018
(Refer to Paragraph B. in this endorsement.)	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in Part II of the Schedule of this endorsement or in the policy Declarations) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CONDOMINIUMS, CO-OPS, ASSOCIATIONS –
DIRECTORS AND OFFICERS LIABILITY ENDORSEMENT**

**THIS ENDORSEMENT PROVIDES CLAIMS-MADE COVERAGE
PLEASE READ THE ENTIRE ENDORSEMENT CAREFULLY**

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

SCHEDULE

Named Association: MAGNOLIA PARK NEIGHBORHOOD	
Directors And Officers Liability Annual Aggregate Limit Of Insurance:	\$ 2,000,000
Deductible:	\$ 2,500
Pending Or Prior Litigation Date:	Retroactive Date: December 15, 2015
☐ Extended Reporting Period	
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

For the purposes of the coverage provided by this endorsement, **Section II – Liability** is amended as follows:

A. The following are added to Paragraph A. Coverages:

1. Insuring Agreement – Management Liability

- a. We will pay on behalf of an "insured person" any "loss" which the "insured person" becomes legally obligated to pay as a result of a "claim" first made against that "insured person" during the policy period or during the Extended Reporting Period, if purchased, as described in Paragraph G., except to the extent that the "association" has indemnified the "insured person" for such "loss".

However, this insurance applies only to a "claim" arising out of a "wrongful act" committed by the "insured person" which occurs on or after the Retroactive Date, if any, shown in the Schedule, and before the end of the policy period.

- b. If a "claim" against an "insured person" includes a "claim" against the "insured person's" spouse (whether such status is derived by reason of statutory or common law, or any other law of any country) solely by reason of:

- (1) Such spousal status; or
- (2) Such spouse's ownership interest in property or assets that are sought as recovery for the "wrongful act" committed or allegedly committed by the "insured person";

all "loss" which such spouse becomes legally obligated to pay by reason of such "claim" will be treated for the purposes of this endorsement as "loss" which the "insured person" becomes legally obligated to pay as a result of the "claim" made against such "insured person". Such "loss" to the spouse will be covered under this endorsement only if and to the extent that such "loss" would be covered if incurred by the "insured person".

However, this Paragraph b. does not apply to a "claim" arising out of any "wrongful act" committed or allegedly committed by the "insured person's" spouse.

- c. This insurance also applies to "claims" arising out of the "wrongful acts" of an "insured person" made against:

- (1) The estate, heirs or legal representatives of a deceased "insured person"; and
- (2) The legal representative of that "insured person" in the event of incompetency, insolvency or bankruptcy.

However, this Paragraph c. only applies to "claims" if and to the extent that, in the absence of such death, incompetency, insolvency or bankruptcy of the "insured person", such "claims" would have been covered by this insurance according to all applicable terms, conditions and exclusions.

2. Insuring Agreement – Association Reimbursement

We will pay on behalf of the "association" any "loss" for which the "association" has indemnified an "insured person", as permitted or required by law, and which the "insured person" becomes legally obligated to pay as a result of a "claim" first made against that "insured person" (or an "insured person's" spouse or any other party granted the rights of an "insured person" under Paragraph 1.) during the policy period or during the Extended Reporting Period, if purchased, as described in Paragraph G.

However, this insurance applies only to a "claim" arising out of a "wrongful act" committed by the "insured person" which occurs on or after the Retroactive Date, if any, shown in the Schedule, and before the end of the policy period.

3. Insuring Agreement – Association Liability

We will pay on behalf of the "association" any "loss" which the "association" becomes legally obligated to pay as a result of a "claim" first made against the "association" during the policy period or during the Extended Reporting Period, if purchased, as described in Paragraph G.

However, this insurance applies only to a "claim" arising out of a "wrongful act" committed by the "association" which occurs on or after the Retroactive Date, if any, shown in the Schedule, and before the end of the policy period.

4. Defense And Settlement

We will have the right and duty to defend any "claim" made against the insured under Paragraph A. of this endorsement. However, we will have no duty to defend the insured against any "claim" because of a "wrongful act" to which this insurance does not apply. We may, at our discretion, investigate any incident that may result in a "loss". We may, with your written consent, settle any "claim".

All "claims" arising out of the same "wrongful act" or "interrelated wrongful acts" committed by one or more "insured persons" shall be considered a single "claim". Such single "claim" shall be deemed to be first made on the date the initial "claim" arising out of such "wrongful act" or "interrelated wrongful acts" was first made pursuant to Paragraph E. or notice of such "wrongful act" or "interrelated wrongful acts" was first reported pursuant to Paragraph E.

- B. For the purposes of the coverage provided by this endorsement, Paragraph B. Exclusions, Subparagraph 1. **Applicable To Business Liability Coverage** is replaced by the following:

This insurance does not apply to any "loss" resulting from any "claim":

- a. Arising out of any dishonest, malicious, fraudulent or deliberately criminal act or any willful violation of any statute or regulation.
- b. For "bodily injury".
- c. For mental or emotional distress, except when allegations of mental or emotional distress are made in a "claim" arising from a "wrongful employment practices act".
- d. For "property damage".
- e. Arising out of the gaining of any profit, remuneration or advantage to which any insured was not legally entitled.
- f. Arising out of a "wrongful act" or "interrelated wrongful act" that has occurred before the Retroactive Date, if any, shown in the Schedule.
- g. Arising out of the same facts, "wrongful acts" or "interrelated wrongful acts", alleged or contained in any "claim" which has been reported, or in any circumstances of which notice has been given:
 - (1) During a prior policy period of this policy; or
 - (2) Under any insurance policy of which this policy is a replacement.

- h. Arising out of any demand, "suit" or other proceeding against any insured which was pending on or existed prior to the applicable Pending Or Prior Litigation Date shown in the Schedule, or arising out of the same or substantially the same facts, circumstances or allegations which are the subject of, or the basis for, such demand, "suit" or other proceeding.
 - i. Arising out of any actual or alleged failure or omission on the part of any insured to effect or maintain insurance.
 - j. Arising out of any "wrongful act" committed or allegedly committed by any "insured person" serving in any position or capacity in any organization or association other than the "association" even if the "association" directed or requested that "insured person" to serve in such other position or capacity.
 - k. Brought by or on behalf of the "association" or any "insured person", in any capacity, except:
 - (1) A "claim" that is a derivative action brought on behalf of the "association" by one or more unit-owners who are not "insured persons" and who bring the "claim" without the solicitation, assistance or participation of any "insured person" or the "association"; or
 - (2) A "claim" arising out of a "wrongful employment practices act".
 - l. For an actual or alleged violation of the Employee Retirement Income Security Act of 1974 and its amendments, or similar provisions of any federal, state, local or statutory law or common law.
 - m. For liability under or breach of any oral, written or implied contract or agreement, or for liability of others assumed by the "association" under any such contract or agreement, except if:
 - (1) The "association" would have been liable in the absence of such contract or agreement; or
 - (2) Allegations of liability or breach of such contract or agreement are made in a "claim" arising out of a "wrongful employment practices act";
 - n. Arising out of "personal and advertising injury".
 - o. Arising out of:
 - (1) The actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time;
 - (2) Any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
 - (3) A "claim" made or "suit" brought by or on behalf of any governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants";including without limitation any "claim" by or on behalf of the "association".
 - p. Arising out of "wrongful acts" in the selection or direct or indirect supervision of any contractor or subcontractor liable or alleged to be liable for any defect in construction at any premises insured under this policy.

A "wrongful act" committed by any "insured person" shall not be imputed to any other "insured person" for purposes of applying the exclusions set forth in this Paragraph B.
- C. For the purposes of the coverage provided by this endorsement, Paragraph C. **Who Is An Insured** is replaced by the following:
- 1. The "association" is an insured.
 - 2. "Insured persons" are insureds.
- D. For the purposes of the coverage provided by this endorsement, Paragraph D. **Liability And Medical Expenses Limits Of Insurance** is replaced by the following:
- 1. **Annual Aggregate Limit Of Insurance**

The most we will pay for the sum of all "loss" under Paragraphs A.1., A.2. and A.3. is the aggregate Limit of Insurance shown in the Schedule. This limit applies regardless of the number of:

 - a. Insureds;
 - b. "Claims" made or "suits" brought; or
 - c. Persons, organizations or government agencies making "claims" or bringing "suits".

If the aggregate Limit of Insurance is exhausted by the payment of "loss", we will have no further obligations or liability of any kind under this endorsement.

"Claims expenses" are part of the "loss" and are payable within the Limit of Insurance shown in the Schedule, thereby reducing that Limit.

2. Deductible

Subject to Paragraph D.1. of this endorsement, we will pay only that amount of "loss" which is in excess of the Deductible shown in the Schedule. The Deductible will be borne by the insureds, uninsured and at their own risk. A single deductible will apply to all "loss" resulting from all "claims" alleging the same "wrongful acts" or "interrelated wrongful acts".

If the "association" is permitted or required by law to indemnify an "insured person" for "loss", but fails or refuses, other than for reason of "financial insolvency", then our payment for such "loss" will not be subject to any deductible and the "association" shall be responsible for, and shall hold us harmless from, and shall reimburse us for such "loss" up to the deductible shown in the Schedule.

- E. For the purposes of the coverage provided by this endorsement, the **Duties In The Event Of Occurrence, Offense, Claim Or Suit** condition is replaced by the following:

Duties In The Event Of A Claim Or A Wrongful Act That May Result In A Claim

1. You must see to it that we are notified as soon as practicable of a "wrongful act" which may result in a "claim". To the extent possible, notice should include:
 - a. How, when and where the "wrongful act" took place;
 - b. The names and addresses of any person involved in the specific "wrongful act", including names and addresses of the potential claimants;
 - c. Particulars as to the reasons for anticipating a "claim" which may result from such specific "wrongful act";
 - d. The nature of the alleged or potential damages arising from such specific "wrongful act"; and
 - e. The circumstances by which the insureds first became aware of the specific "wrongful act".
2. If a "claim" is received by any insured, you must:

- a. Immediately record the specifics of the "claim" and the date received; and
- b. Notify us as soon as practicable.

You must see to it that we receive written notice of the "claim" as soon as practicable.

3. You and any other involved insured must:

- a. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim";
- b. Authorize us to obtain records and other information;
- c. Cooperate with us in the investigation or settlement of the "claim"; and
- d. Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of "wrongful acts" to which this insurance may also apply.

4. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation or incur any expense without our written consent.

- F. For the purposes of the coverage provided by this endorsement, the following is added to Paragraph E. **Liability And Medical Expenses General Conditions:**

Consent To Settle

If we recommend a settlement to the insured which is acceptable to the claimant, but to which the insured does not consent, the most we will pay as damages in the event of any later settlement or judgment is the amount for which the "claim" could have been settled, to which the insured did not give consent, plus "claims expenses" incurred as of the date such settlement was proposed in writing by us to the insured.

G. Extended Reporting Period

For the purposes of the coverage provided by this endorsement, the following Extended Reporting Period provisions are added:

1. You will have the right to purchase an Extended Reporting Period from us if:
 - a. This endorsement is cancelled or not renewed for any reason; or
 - b. We renew or replace this endorsement with insurance that:
 - (1) Has a Retroactive Date later than the date shown in the Schedule of this endorsement; or
 - (2) Does not apply to "wrongful acts" on a claims-made basis.

2. An Extended Reporting Period, as specified in Paragraph G.1. of this endorsement, lasts three years and is available only for an additional premium.
3. The Extended Reporting Period starts with the end of the policy period. It does not extend the policy period or change the scope of the coverage provided. It applies only to "claims" to which the following applies:
 - a. The "claim" is first made during the Extended Reporting Period;
 - b. The "wrongful act" occurs before the end of the policy period; and
 - c. The "wrongful act" did not commence before the Retroactive Date.
4. You must give us a written request for the Extended Reporting Period within 30 days after the end of the policy period or the effective date of cancellation, whichever comes first.
5. The Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due and any premium or deductible you owe us for coverage provided under this endorsement. Once in effect, the Extended Reporting Period may not be cancelled.
6. We will determine the additional premium in accordance with our rules and rates. In doing so, we may take into account the following:
 - a. The exposures insured;
 - b. Previous types and amounts of insurance;
 - c. Limit of Insurance available under this endorsement for future payment of damages; and
 - d. Other related factors.

The additional premium may not exceed 100% of the annual premium for this endorsement. The premium for the Extended Reporting Period will be deemed fully earned as of the date it is purchased.
7. There is no separate or additional Limit of Insurance for the Extended Reporting Period. The Limit of Insurance available during the Extended Reporting Period, if purchased, shall be the remaining amount, if any, of the aggregate Limit of Insurance available at the time this policy was cancelled or nonrenewed.

H. For the purposes of the coverage provided by this endorsement, the following is added to Paragraph F. **Liability And Medical Expenses Definitions of Section II – Liability:**

1. "Association" means the entity named in the Schedule as the named association.
2. "Claim" means:
 - a. A written demand for monetary damages against any insured;
 - b. A civil proceeding against any insured commenced by the service of a complaint or similar pleading;
 - c. A criminal proceeding against any "insured person" commenced by a return of an indictment; or
 - d. A formal administrative or regulatory proceeding against any insured commenced by the filing of a notice of charges, formal investigative order or similar document;for a "wrongful act", including any appeal therefrom.
3. "Claims expenses" means that part of a "loss" consisting of reasonable and necessary fees (including attorneys' and experts' fees), expenses incurred in the defense or appeal of a "claim", and the premium for appeal, attachment or similar bonds (without any obligation on our part to provide such bonds), excluding the wages, salaries, benefits or expenses of any "insured person".
4. "Financial insolvency" means the status of the "association" resulting from:
 - a. The appointment of any receiver, conservator, liquidator, trustee, rehabilitator or similar official to control, supervise, manage or liquidate the "association"; or
 - b. The "association" becoming a debtor in possession.
5. "Insured person" means any former, present or future director, officer, trustee, employee or volunteer of the "association".
6. "Interrelated wrongful act" means all causally connected "wrongful acts".
7. "Loss" means "claims expenses", compensatory damages, settlement amounts, legal fees and costs awarded pursuant to judgments. "Loss" does not include civil or criminal fines or penalties imposed by law, punitive or exemplary damages, the multiplied portion of multiplied damages, taxes or matters that are uninsurable pursuant to applicable law.

8. "Wrongful act" includes a "wrongful employment practices act" and means:
- a. With respect to the "insured person", any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by the "insured person" in their insured position or capacity for the "association"; or any matter claimed against them solely by reason of their serving in such insured position or capacity. This does not apply to a position or capacity in any entity other than the "association", even if the "association" directed or requested the "insured person" to serve in such other position or capacity.
 - b. With respect to the "association", any actual or alleged error, misstatement, misleading statement, neglect or breach of duty, omission or act by the "association".
9. "Wrongful employment practices act" means any actual or alleged:
- a. Wrongful dismissal, discharge or termination of employment;
 - b. Breach of any implied employment contract;
 - c. Employment-related misrepresentation;
 - d. Violation of any federal, state or local statute, regulation, ordinance or common law concerning employment or discrimination in employment;
 - e. Sexual harassment (as that term is defined by the Federal Equal Employment Opportunity Commission) or other illegal workplace harassment;
 - f. Wrongful failure to employ or promote;
 - g. Wrongful reference, discipline or deprivation of a career opportunity;
 - h. Failure to adopt adequate workplace or employment policies and procedures; or
 - i. Illegal retaliatory treatment.
10. For the purposes of the coverage provided by this endorsement, the definition of "suit" in Paragraph F. **Liability And Medical Expenses Definitions** is replaced by the following:
- "Suit" means a civil proceeding in which damages because of a "wrongful act" to which this insurance applies are alleged. "Suit" includes:
- a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is deleted under **SECTION I – PROPERTY, A. Coverage, 4. Limitations** with regard to "equipment breakdown":

a. We will not pay for loss of or damage to:

(1) Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.

(2) Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.

The following is added to **SECTION I – PROPERTY, A. Coverage, 5. Additional Coverages, h. Pollutant Clean-up and Removal** with regard to "equipment breakdown":

We will pay for the Pollutant Clean-up and Removal for loss resulting from an "equipment breakdown".

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But we will pay for testing which is performed in the course of extracting the "pollutants" from the land or water.

The most we will pay under this Additional Coverage is \$250,000.

The following are added to **SECTION I – PROPERTY, A. Coverage, 5. Additional Coverages** with regard to "equipment breakdown":

Expediting Expenses

We will pay for the expediting expense loss resulting from an "equipment breakdown" with respect to your damaged Covered Property. We will pay the "reasonable extra cost" to:

- (1) Make temporary repairs;
- (2) Expedite permanent repairs; and
- (3) Expedite permanent replacement.

Refrigerant Contamination

We will pay the loss from contamination by refrigerant used in refrigerating, cooling, or humidity control equipment at the described premises as a result of an "equipment breakdown".

The most we will pay under this Additional Coverage is \$250,000.

Spoilage

We will pay for loss of "perishable goods" due to spoilage resulting from lack of power, light, heat, steam or refrigeration caused by an "equipment breakdown". However, we will not pay for any loss, damage, cost or expense directly caused by, contributed to by, resulting from, or arising out of the following causes of loss:

- (1) Fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, freezing, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water, water damage, earth movement, or flood.

The most we will pay under this Additional Coverage is \$250,000.

Temperature Fluctuation

We will pay for loss of "perishable goods" only caused by or resulting from any condition or event to Covered Property that can be resolved by calibrating, resetting, tightening, adjusting or cleaning.

However, we will not pay for loss of "perishable goods" as a result of resetting the power supply to the Covered Property containing the "perishable goods".

The most we will pay under this Additional Coverage is \$5,000 including any insurance provided for business income or extra expense.

CFC Refrigerants

We will pay for the additional costs to repair or replace Covered Property because of contamination by a refrigerant containing CFC (chlorofluorocarbon) substances caused by an "equipment breakdown". Additional costs mean those in excess of what would have been required to repair or replace Covered Property had no CFC refrigerant been involved.

We will also pay for additional loss as described under the spoilage or loss of income Additional Coverages provided by this endorsement caused by the presence of a refrigerant containing CFC substances.

We will pay the lesser of the following:

- (1) The cost to repair the damaged property and replace any lost CFC refrigerant;
- (2) The cost to repair the damaged property, retrofit the system to accept a non-CFC refrigerant, and charge the system with a non-CFC refrigerant; or
- (3) The cost to replace the system with one using a non-CFC refrigerant.

Computer Equipment

We will pay for loss or damage to your "computer equipment" caused by an "equipment breakdown".

Service Interruption

Any insurance provided for business income, extra expense, spoilage or data restoration is extended to apply to your loss, damage, or expense caused by an "equipment breakdown" to equipment that is owned by a utility, landlord or other supplier with whom you have a contract to supply you with any of the following services: electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, internet access, telecommunications services, wide area networks, data transmission, or "cloud computing". The equipment must meet the definition of "equipment breakdown" except that it is not Covered Property.

This Additional Coverage applies only to such loss that occurs within 12 consecutive months after the date of direct physical loss or damage.

Data Restoration

We will pay for your reasonable and necessary cost to research, replace and restore the lost information on electronic media and records as a result of an "equipment breakdown".

The most we will pay under this Additional Coverage is \$100,000.

Unauthorized Instruction

We will pay for loss or damage to your "computer equipment" caused by an "unauthorized instruction" which results in an "equipment breakdown".

Risk Improvement

If Covered Property suffers direct physical loss or damage due to an "equipment breakdown", we will pay for the insured to improve the "power quality" of the electrical system or equipment at the loss location where the "equipment breakdown" occurred.

We will pay the reasonable extra cost to improve "power quality" for the following electrical systems and/or equipment improvements:

- a. Installation of surge protection devices (SPD's) which are installed at the loss location's line disconnect, load disconnect, or on specific pieces of equipment and that are certified by Underwriter Laboratories (UL) or has an equivalent certification.

However SPD's do not include any SPD's which are cord-connected surge strips, direct plug-in SPD's or receptacle SPD's;

- b. An upgrade and/or replacement of; electrical panels, switchgear and/or circuit breakers; or
- c. Electrical wire and wiring improvements which include installation of flexible conduit, junction boxes and/or ground wiring.

We will not pay more than 10%, to a maximum limit of \$10,000, of the loss amount paid. An invoice for implementation of this Additional Coverage must be sent to us within 180 days after the payment of the loss is received.

Off- Premises Coverage

We will pay for loss or damage to Covered Property resulting from a covered "equipment breakdown" while temporarily at a premises or location that is not a described premises.

The most we will pay under this Additional Coverage is \$25,000.

The following are deleted from **SECTION I – PROPERTY, B. Exclusions**:

2.a. Electrical Apparatus**2.d. Steam Apparatus****2.l.(6) Other Types Of Loss**

Mechanical breakdown, including rupture or bursting caused by centrifugal force.

This exclusion does not apply with respect to the breakdown of "computer(s)".

The following are added to **SECTION I – PROPERTY, F. Property General Conditions** in regards to “equipment breakdown”:

Suspension

Whenever Covered Property is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss to that Covered Property for the perils covered by this endorsement. Coverage may be suspended by delivering or mailing a written notice of suspension to:

- a. Your last known address; or
- b. The address where the Covered Property is located.

Once suspended in this way, this insurance may be reinstated only by an endorsement to this policy for that equipment.

If this insurance is not reinstated, you will receive a pro rata refund of premium. But the suspension will be effective even if we have not yet made or offered a refund.

Jurisdictional Inspections

If any Covered Property under this endorsement requires inspection to comply with state or municipal boiler and pressure vessel regulations, we agree to perform such inspection on your behalf. We do not warrant that conditions are safe or healthful.

Environmental, Safety and Efficiency Improvements

If Covered Property requires replacement due to an “equipment breakdown”, we will pay your additional cost to replace that Covered Property with equipment that is better for the environment, safer, or more energy efficient than the equipment being replaced.

However, we will not pay more than 150% of what the cost would have been to repair or replace Covered Property with equipment of like kind and quality. Like kind and quality includes similar size and capacity. This Condition does not apply to any property to which Actual Cash Value applies.

Green Environmental and Efficiency Improvements

If Covered Property requires repair or replacement due to an “equipment breakdown”, we will pay:

- a. The lesser of the reasonable and necessary additional costs you incur to repair or replace physically damaged Covered Property with equipment of like kind and quality which qualifies as “green”. Like kind and quality includes similar size and capacity.
- b. The additional reasonable and necessary fees you incur for an accredited professional certified by a “green authority” to participate in the repair or replacement of physically damaged Covered Property which qualifies as “green”.
- c. The additional reasonable and necessary cost you incur for certification or recertification of the repaired or replaced Covered Property which qualifies as “green”.
- d. The additional reasonable and necessary cost you incur in the removal, disposal or recycling of damaged Covered Property which qualifies as “green”.
- e. The business income and extra expense (covered within the Businessowners Coverage Form to which this Equipment Breakdown Enhancement Endorsement is attached) loss during the additional time required for repair, or for the replacement of Covered Property which qualifies as “green”, in the coverages above.

We will not pay more than 150%, up to a maximum limit of \$100,000, of what the cost would have been to repair or replace with equipment of like kind and quality inclusive of fees, costs, and any business interruption loss incurred as stated above.

Green Environmental and Efficiency Improvements does not cover any of the following:

- a. Covered Property does not include stock, raw materials, finished goods, "production machinery", merchandise, electronic data processing equipment not used in the functional support of the real property, process water, molds and dyes, property in the open, property of others for which the Insured is legally liable, or personal property of others.
- b. Any loss adjusted on any valuation basis other than a repair or replacement basis as per the valuation section of this policy.
- c. Any loss covered under any other section of this policy.
- d. Any cost incurred due to any law or ordinance with which the Insured was legally obligated to comply with prior to the time of the "equipment breakdown".

The following is deleted under **SECTION I – PROPERTY, G. Optional Coverages, 1. Outdoor Signs:**

c.(5) Mechanical breakdown

The provisions of this endorsement supersede the following under **SECTION I – PROPERTY, G. Optional Coverages:**

4. Equipment Breakdown Protection Coverage

The first paragraph under **SECTION I – PROPERTY, H. Property Definitions, 12. "Specified causes of loss"** is replaced with the following:

Fire; lightning; explosion; windstorm or hail; smoke; aircraft or vehicles; riot or civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; falling objects; weight of snow, ice or sleet; water damage; "equipment breakdown".

The following is added under **SECTION I – PROPERTY, H. Property Definitions:**

"Cloud computing" means on-demand network access to a shared pool of computing resources via networks, servers, storage, applications and services provided by an organization with whom you have a contract with using the following service models: Software as a Service (SaaS), Platform as a Service (PaaS) and Infrastructure as a Service (IaaS) on the following deployment models: public cloud, community cloud, hybrid cloud and private cloud.

"Computer equipment" means Covered Property that is electronic computer or other data processing equipment, including peripherals used in conjunction with such equipment, and electronic media and records.

"Electronic equipment" means devices which operate using many small electrical parts such as, but not limited to, microchips, transistors or circuits.

"Electronic equipment deficiency" means the quality or condition inside of "electronic equipment" which renders this equipment unexpectedly inoperable and which is operable again once a piece of "electronic equipment" has been replaced. However, "electronic equipment deficiency" will not include replacement of "electronic equipment" for any condition that could have been resolved without replacement of the "electronic equipment" including but not limited to "computer equipment" maintenance or the reinstallation or incompatibility of software.

"Equipment breakdown" as used herein means:

a. Physical loss or damage originating within:

- (1) Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:**
 - (a) Waste disposal piping;**
 - (b) Any piping forming part of a fire protective system;**
 - (c) Furnaces; and**
 - (d) Any water piping other than:**
 - (i) Boiler feed water piping between the feed pump and the boiler;**
 - (ii) Boiler condensate return piping; or**
 - (iii) Water piping forming part of a refrigerating or air conditioning system used for cooling, humidifying, or space heating purposes; and**
- (2) All mechanical, electrical, "electronic equipment", or fiber optic equipment.**

b. Physical loss or damage must be caused by, resulting from, or consisting of:

- (1) Mechanical breakdown;**
- (2) Electrical or electronic breakdown and "electronic equipment deficiency"; or**
- (3) Rupture, bursting, bulging, implosion, or steam explosion.**

However, "equipment breakdown" does not mean:

a. Physical loss or damage caused by or resulting from any of the following; however, if loss or damage not otherwise excluded results, then we will pay for such resulting damage:

- (1) Wear and tear;**
- (2) Rust or other corrosion, decay, deterioration, hidden or latent defect, mold or any other quality in property that causes it to damage or destroy itself;**
- (3) Smog;**
- (4) Settling, cracking, shrinking or expansion;**
- (5) Nesting or infestation, or discharge or release of waste products or secretions, by birds, rodents or other animals;**
- (6) Any accident, loss, damage, cost, claim, or expense, whether preventative, remedial, or otherwise, directly or indirectly arising out of or relating to the recognition, interpretation, calculation, comparison, differentiation, sequencing, or processing of data by any computer system including any hardware, programs or software;**
- (7) Scratching and marring.**

b. Loss, damage, cost or expense directly caused by, contributed to by, resulting from or arising out of the following causes of loss:

- (1) Fire, lightning, combustion explosion, windstorm or hail, weight of snow, ice or sleet, freezing, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, leakage from fire extinguishing equipment, water, water damage, earth movement, or flood.**

"Green" means products, materials, methods and processes certified by a "green authority" that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.

"Green authority" means an authority on "green" buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), "green" Building Initiative Green Globes®, Energy Star Rating System or any other recognized "green" rating system.

"Production machinery" means any machine which processes, forms, shapes, or transports raw materials, materials in process, waste materials or finished products.

"Perishable goods" means stock maintained under controlled temperature or humidity conditions for preservation and susceptible to loss or damage if the controlled temperature or humidity conditions change.

"Power quality" means the conditions that allow electrical systems or equipment to operate as intended by limiting voltage fluctuations and other power influences that would adversely affect the operational performance and/or reduce the reliability, or the life-span of the electrical system.

"Reasonable extra cost" means the extra cost of temporary repair and of expediting the repair of such damaged equipment of the insured, including overtime and the extra cost of express or other rapid means of transportation.

"Unauthorized instruction" means a virus, harmful code or similar instruction introduced into or enacted on a computer system or a network to which it is connected, designed to damage or destroy any part of the system or disrupt its normal operation.

FACTS**WHAT DOES COLUMBIA INSURANCE GROUP
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Credit-based Insurance Scores
- Payment History and Transaction History
- Account Transactions and Account Balances

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Columbia Insurance Group chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Columbia Insurance Group share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-877-3579, Extension 1810.

Who we are	
Who is providing this notice?	Columbia Insurance Group. A list of these companies is located at the end of this document.
What we do	
How does Columbia Insurance Group protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
How does Columbia Insurance Group collect my personal information?	We collect your personal information, for example, when you: ■ Apply for insurance or pay insurance premiums ■ Pay us by check or provide account information ■ File an insurance claim We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>Our affiliates include financial companies such as: Columbia Insurance Group, Inc., Columbia Mutual Insurance Company, Columbia National Insurance Company, Citizens Mutual Insurance Company, Association Casualty Insurance Company, and Georgia Casualty & Surety Company.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>Columbia Insurance Group does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ <i>Columbia Insurance Group does not jointly market.</i>

Who is providing this notice?

Columbia Insurance Group, Inc.
Columbia National Insurance Company
Association Casualty Insurance Company

Columbia Mutual Insurance Company
Citizens Mutual Insurance Company
Georgia Casualty & Surety Company