POLICYHOLDER NOTICE

Thank you for purchasing insurance from a member company of American International Group, Inc. (AIG). The AIG member companies generally pay compensation to brokers and independent agents, and may have paid compensation in connection with your policy. You can review and obtain information about the nature and range of compensation paid by AIG member companies to brokers and independent agents in the United States by visiting our website at www.aig.com/producer-compensation or by calling 1-800-706-3102.

Excess Casualty

Value-Added Policyholder Advantages

At AIG, it is our ongoing commitment to deliver innovative and value-enriching solutions alongside our insurance coverage to help you better address your risk management challenges. As an Excess Casualty policyholder, don't forget to take advantage of the following enhancements and services available to you free of charge!

Did you know? . . .

Since the inception of CrisisResponse,AIG has responded to over 440 reported incidents, helping policyholders during their time of crisis.

Each day, more than 10,000 companies are utilizing the RiskTool System to better understand, manage and reduce health and safety risk in their workplace.

The Claims Archive is evidence of our unmatched claims intelligence and the thousands of high- limit liability claims we see and manage on a yearly basis.

CrisisResponse®

CrisisResponse® is a crisis management enhancement built-in to our commercial umbrella policies, providing professional support, including a 24-hour hotline with access to claims specialists, and immediate first dollar coverage outside of the umbrella limit in the event of a catastrophic casualty crisis.

- Up to $250,000 of additional policy limits to cover urgent crisis management costs, such as temporary living, travel, counseling, medical and funeral expenses
- An additional $50,000 limit to retain the services of some of the nation's leading public relations and crisis management firms
- An optional coverage enhancement that amends the definition of CrisisResponse costs to include expenses incurred by the recall, inspection or disposal of a product that results in a crisis event

Call the 24-hour, toll-free hotline to trigger CrisisResponse coverage: 1-877-743-7669

GLP RiskTool System®

The RiskTool System is a comprehensive loss prevention and risk management solution that allows users to identify, analyze and manage their operational exposures. Designed exclusively for AIG, this web-based system provides a customizable platform to:

- Monitor and predict loss exposures with advanced analytics and reporting features
- Build and manage risk management programs such as safety policies and audits
- Standardize loss control practices across an organization
- Access extensive training resources and global risk information

Visit http://www.aig.com/risktool to activate your account

Claims Archive

The Claims Archive is a comprehensive online database including hundreds of real-world excess casualty claim scenarios. Searchable by liability or cause of loss, industry, or facility type, these examples help facilitate assessment and benchmarking of liability insurance limits.

Visit http://www.aig.com/US-claims-archive-search_295_195450.html to search the archive

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For more information, please visit http://www.aig.com or contact us at excess.casualty@AIG.com.

AIG is a world leading property-casualty and general insurance organization serving more than 70 million clients around the world. With one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, AIG enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

AIG is the marketing name for the worldwide property-casualty and general insurance operations of AIG Property Casualty Inc. For additional information, please visit our website at http://www.aig.com. All products are written by insurance company subsidiaries or affiliates of AIG Property Casualty Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

062210 AL 5/12

FORMS SCHEDULE

Named Insured: UNITED CHURCH INSURANCE ASSOCIATION

Policy Number: BE 012147072
Effective 12:01 AM: January 1, 2018

End't. No.	Form Name	Form Number/ Edition Date	
	EXCESS LIAB DEC NAT UNION OF PA	60226	(11/09)
	EXCESS LIAB POL FORM	60225	(10/04)
	SCHEDULE OF UNDERLYING	UNDSCH	(05/99)
	POLICYHOLDER DISC - NOTICE OF TERRORISM INS COVG	96556	(01/15)
1	AIRCRAFT LIAB EXCL	62084	(02/95)
2	ECONOMIC SANCTIONS ENDORSEMENT	89644	(06/13)
3	INDIANA AMENDATORY ENDT (DEF. OF POLLUTANTS)	115924	(10/13)
4	LEAD EXCL	61718	(12/94)
5	NO FAULT, UNINSURED MOTORIST AND UNDERINSURED MOTO	81537	(12/06)
6	NOTIFICATION OF ACCIDENT OR OCCURRENCES ENDT	90693	(07/10)
7	OHIO AMENDATORY	60616	(06/94)
8	OHIO CANCELLATION/NON-RENEWAL ENDORSEMENT	97531	(08/10)
9	POLLUTION EXCLUSION AMENDMENT ENDT	81702	(03/03)
10	VIOLATION OF COMMUNICATION OR INFO.LAW EXCL. END	89057	(04/05)
11	ACT OF TERRORISM SIR ENDORSEMENT	MNSCPT	(12/17)
12	EMPLOYERS LIABILITY COVERAGE ENDORSEMENT WITH SIR	MNSCPT	(12/17)
13	NAMED INSURED AMENDATORY ENDORSEMENT	MNSCPT	(12/17)
14	VIOLATION OF COMMUNICATION OR INFORMATION LAW EXCL	MNSCPT	(12/17)

AIG

EXCESS LIABILITY DECLARATIONS

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

A CAPITAL STOCK COMPANY

HOME OFFICE: 2595 INTERSTATE DRIVE, SUITE 103, HARRISBURG, PA 17110
ADMINISTRATIVE/MAILING ADDRESS: 175 WATER STREET, NEW YORK, NY 10038

POLICY NUMBER: BE 012147072 **RENEWAL OF:** 038180509

PRODUCER NAME: WILLIS OF OHIO, INC.

ADDRESS: 1001 LAKESIDE AVE
SUITE 1600
CLEVELAND, OH 44114

ITEM 1. NAMED INSURED: UNITED CHURCH INSURANCE ASSOCIATION

ADDRESS: 700 PROSPECT AVE, 5TH FL
CLEVELAND, OH 44115-1100

ITEM 2. POLICY PERIOD: FROM: January 1, 2018 **TO:** January 1, 2019
AT 12:01 A.M. STANDARD TIME AT THE ADDRESS OF THE NAMED INSURED SHOWN ABOVE.

ITEM 3. LIMITS OF INSURANCE:

The Limits of Insurance, subject to all the terms of this policy, are:

$5,000,000	Each Occurrence
$5,000,000	Annual Aggregate (as defined in the First Underlying Insurance Policy)

ITEM 4. SCHEDULE OF UNDERLYING INSURANCE:

First Underlying Insurance Policy Insurer, Policy No. and Term	Applicable Limits
	Each Occurrence Annual Aggregate (where applicable)

Other Underlying Insurance	Applicable Limits
	Each Occurrence Annual Aggregate (where applicable)

ITEM 5. POLICY PREMIUM: $ON FILE

ITEM 6. ENDORSEMENTS ATTACHED: **SEE ATTACHED SCHEDULE**

COUNTERSIGNED _____ **BY** _____
DATE **AUTHORIZED REPRESENTATIVE**

EXCESS LIABILITY POLICY FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured as shown in Item 1 of the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

In consideration of the payment of the premium and in reliance upon the statements in the Declarations, we agree with you to provide coverage as follows:

INSURING AGREEMENTS

I. Coverage

A. We will pay on your behalf the Ultimate Net Loss in excess of the Underlying Insurance as shown in Item 4 of the Declarations, but only up to an amount not exceeding our Limits of Insurance as shown in Item 3 of the Declarations. Except for the terms, definitions, conditions and exclusions of this policy, the coverage provided by this policy shall follow the terms, definitions, conditions and exclusions of the First Underlying Insurance Policy as shown in Item 4 of the Declarations.

B. The Limits of Insurance shown in Item 3 of the Declarations state the most we will pay regardless of the number of Insureds, claims made or suits brought or persons or organizations making claims or bringing suits.

C. Maintenance of Underlying Insurance

The limits of insurance of the Underlying Insurance shown in Item 4 of the Declarations shall be maintained in full effect during the period of this policy except for any reduction or exhaustion of aggregate limits contained therein solely by the payment for damages for accidents or occurrences, whichever is applicable, that take place during each annual period of this policy and that are insured by this policy.

If you fail to comply with this requirement, we will only be liable to the same extent that we would had you fully complied with this requirement.

II. Definitions

A. Ultimate Net Loss

The term "Ultimate Net Loss" means the amount payable in settlement of the liability of the Insured after making deductions for all recoveries and for other valid and collectible insurance, excepting however the Underlying Insurance shown in Item 4 of the Declarations.

B. Each Annual Period

The term "Each Annual Period" means each consecutive period of one year commencing from the inception date of this policy.

C. Pollutants

The term "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste material. Waste material includes materials which are intended to be or have been recycled, reconditioned or reclaimed.

D. Hostile Fire

The term "hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.

III. Conditions

A. Cancellation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.

2. We may cancel this policy. If we cancel because of non-payment of premium, we must mail or deliver to you not less than ten (10) days advance written notice stating when the cancellation is to take effect. If we cancel for any other reason, we must mail or deliver to you not less than thirty (30) days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Declarations will be sufficient to prove notice.

3. The policy period will end on the day and hour stated in the cancellation notice.

4. If we cancel, earned premium will be calculated pro rata based on the time this policy was in force.

5. If you cancel, earned premium will be more than pro rata; it will be based on the time this policy was in force and increased by our short rate cancellation table and procedure.

6. Premium adjustment may be made at the time of cancellation or as soon as practicable thereafter but the cancellation will be effective even if we have not made or offered any refund due you. Our check or our representative's check, mailed or delivered, shall be sufficient tender of any refund due you.

7. The first Named Insured in Item 1 of the Declarations shall act on behalf of all other Insureds with respect to the giving and receiving of notice of cancellation and the receipt of any refund that may become payable under this policy.

8. Any of these provisions that conflict with a law that controls the cancellation of the insurance in this policy is changed by this statement to comply with that law.

B. Changes

You must promptly notify us of any coverage or limit changes made after the inception date of this policy to the First Underlying Insurance Policy as shown in Item 4 of the Declarations.

C. Defense

We will not be obligated to assume charge of the investigation, settlement or defense of any claim made, suit brought or proceeding instituted against the Insured. We will, however, have the right and shall be given the opportunity to participate in the defense and trial of any claims, suits or proceedings relative to any accident or occurrence which, in our opinion, may create liability on our part under the terms of this policy. If we exercise such right, we will do so at our own expense.

D. Notification of Accidents or Occurrences

You must see to it that we are notified as soon as practicable of any accident or occurrence which may result in any claim or suit under this policy.

E. Premium

The first Named Insured shown in Item 1 of the Declarations shall be responsible for payment of all premiums when due.

At the beginning of the policy period, you must pay us the Policy Premium shown in Item 5 of the Declarations.

If this policy is cancelled, we will compute the earned premium for the time this policy was in force. If the earned premium is less than the Policy Premium, we will return the difference to you.

F. Bankruptcy or Insolvency

Your bankruptcy, insolvency or inability to pay or the bankruptcy, insolvency or inability to pay of any of your underlying insurers will not relieve us from the payment of any claim covered by this policy.

But under no circumstances will such bankruptcy, insolvency or inability to pay require us to drop down and replace the Underlying Insurance or assume any obligation within the Underlying Insurance area.

IV. Exclusions

This insurance shall not apply to:

A. 1. Ultimate Net Loss arising out of the manufacture of, mining of, use of, sale of, installation of, removal of, distribution of or exposure to asbestos, asbestos products, asbestos fibers or asbestos dust; or

2. Any obligation of the Insured to indemnify any party because of damages arising out of such Ultimate Net Loss as a result of the manufacture of, mining of, use of, sale of, installation of, removal of, distribution of or exposure to asbestos, asbestos products, asbestos fibers or asbestos dust; or

3. Any obligation to defend any suit or claim against the Insured seeking damages, if such suit or claim arises from Ultimate Net Loss as a result of the manufacture of, mining of, use of, sale of, installation of, removal of, distribution of or exposure to asbestos, asbestos products, asbestos fibers or asbestos dust.

B. 1. Ultimate Net Loss arising out of the actual or threatened discharge, dispersal, seepage, migration, release or escape of pollutants anywhere in the world;

2. Any loss, cost or expense arising out of any governmental direction or request that we, the Insured or any other person or organization test for, monitor, clean-up, remove, contain, treat, detoxify, neutralize or assess the effects of pollutants; or

3. Any loss, cost, or expense, including but not limited to costs of investigation or attorney's fees, incurred by a governmental unit or any other person or organization to test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize pollutants.

This exclusion B. shall not apply to Ultimate Net Loss arising out of:

1. Heat, smoke or fumes from a hostile fire;

2. The upset, overturn or collision of a motor vehicle; or

3. The Products-Completed Operations Hazard.

C. Ultimate Net Loss:

1. a. with respect to which the Insured is also an Insured under a nuclear energy liability policy issued by Nuclear Energy Liability-Property Insurance Assoc., Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an Insured under any such policy but for its termination upon exhaustion of its limit of liability; or

b. resulting from the hazardous properties of nuclear material and with respect to which (1) any person or any organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, (2) the Insured is, or had this policy not been available would be, entitled to indemnity from the United States of America or any agency thereof, under any agreement entered into by the United States of America or any agency thereof, with any person or organization.

2. Ultimate Net Loss resulting from the hazardous properties of nuclear material, if:

a. the nuclear material (1) is at any nuclear facility owned by the Insured or operated by the Insured or on the Insured's behalf, or (2) has been discharged or dispensed therefrom;

b. the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by the Insured or on the Insured's behalf; or

c. the Ultimate Net Loss arises out of the furnishing by the Insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion c. applies only to Property Damage to such nuclear facility and any property thereat.

3. As used in this exclusion:

a. "hazardous properties" includes radioactive, toxic or explosive properties;

b. "nuclear material" means source material, special nuclear material or by-product material;

c. "source material", "special nuclear material" and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or any law amendatory thereof;

d. "spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

e. "waste" means any waste material (1) containing by-product material and (2) resulting from the operation by any person or organization of a nuclear facility included within the definition of nuclear facility below;

f. "nuclear facility" means:

(1) any nuclear reactor,

(2) any equipment or device designed or used for (i) separating the isotopes of uranium or plutonium, (ii) processing or utilizing spent fuel, or (iii) handling, processing or packaging wastes,

(3) any equipment or device used for the processing, fabricating, or alloying of special nuclear material if at any time the total amount of such material in the Insured's custody at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,

(4) any structure, basin, excavation, premises or place prepared or used for storage or disposal of waste, and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

g. "nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

h. Ultimate Net Loss includes all forms of radioactive contamination of property.

IN WITNESS WHEREOF, the Insurer has caused this Policy to be signed by its President, Secretary and Authorized Representative.

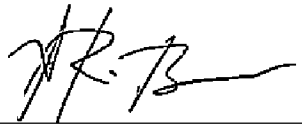


SECRETARY



PRESIDENT

This Policy shall not be valid unless signed below at the time of issuance by an authorized representative of the insurer.



Authorized Representative

SCHEDULE OF UNDERLYING INSURANCE

Issued to: UNITED CHURCH INSURANCE ASSOCIATION Policy Number: BE 012147072

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

TYPE OF POLICY OR COVERAGE	INSURER, POLICY NO. AND POLICY PERIOD	LIMITS
EXCESS LIABILITY (General Liability, HNO Auto Liab, Sexual Misconduct, Pastoral Prof, Nurses Prof, Cemetary Prof, Stop Gap and Employee Benefits Liability) (Coverage is Excess of the Following Lines:)	Lexington Insurance Company 01/01/18 01/01/19	$1,500,000 EACH EVENT PER PARTICIPANT $3,000,000 AGGREGATE LIMITS PER PARTICIPANT FOR ALL COVERAGES LISTED BELOW Defense Expenses are in addition to the limit
HIRED AND NON-OWNED AUTO LIABILITY	Lexington Insurance Company 01/01/18 01/01/19	$500,000 EACH ACCIDENT - HIRED AUTO $500,000 EACH ACCIDENT - NON-OWNED AUTO, AGGREGATE INCLUDED IN GENERAL AGGREGATE Limits are Inclusive of the Defense Expenses
RELIGIOUS INSTITUTION PASTORAL COUNSELING PROFESSIONAL LIABILITY	Lexington Insurance Company 01/01/18 01/01/19	$500,000 EACH WRONGFUL ACT - AGGREGATE INCLUDED IN GENERAL AGGREGATE Limits are Inclusive of the Defense Expenses
SEXUAL MISCONDUCT LIABILITY	Lexington Insurance Company 01/01/18 01/01/19	$500,000 EACH VICTIM LIMIT - AGGREGATE INCLUDED IN GENERAL AGGREGATE Limits are Inclusive of the Defense Expenses
EMPLOYERS LIABILITY - STOP GAP	Lexington Insurance Company 01/01/18 01/01/19	$500,000 EACH ACCIDENT $500,000 EACH EMPLOYEE BY DISEASE $500,000 POLICY LIMIT BY DISEASE Limits are Inclusive of the Defense Expenses

SCHEDULE OF UNDERLYING INSURANCE

Issued to: UNITED CHURCH INSURANCE ASSOCIATION Policy Number: BE 012147072

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

TYPE OF POLICY OR COVERAGE	INSURER, POLICY NO. AND POLICY PERIOD	LIMITS
CEMETARY PROFESSIONAL LIABILITY	Lexington Insurance Company 01/01/18 01/01/19	$500,000 EACH ACT, ERROR OR OMISSION - AGGREGATE INCLUDED IN GENERAL AGGREGATE Limits are Inclusive of the Defense Expenses
NURSES PROFESSIONAL LIABILITY	Lexington Insurance Company 01/01/18 01/01/19	$500,000 EACH MEDICAL INCIDENT - AGGREGATE INCLUDED IN GENERAL AGGREGATE Limits are Inclusive of the Defense Expenses
GENERAL LIABILITY	Lexington Insurance Company 01/01/18 01/01/19	$500,000 EACH OCCURRENCE $2,000,000 GENERAL AGGREGATE PER CHRUCH Included PRODUCTS & COMPLETED OPS. AGGREGATE Limits are Inclusive of the Defense Expenses
EMPLOYEE BENEFITS LIABILITY	Lexington Insurance Company 01/01/18 01/01/19	$500,000 EACH EMPLOYEE $2,000,000 AGGREGATE INCLUDED IN GENERAL AGGREGATE Limits are Inclusive of the Defense Expenses



AUTHORIZED REPRESENTATIVE

POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM INSURANCE COVERAGE
(COVERAGE INCLUDED)

Coverage for acts of terrorism is included in your policy. You are hereby notified that under the Terrorism Risk Insurance Act, as amended in 2015, the definition of act of terrorism has changed. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury-in consultation with the Secretary of Homeland Security, and the Attorney General of the United States-to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a $100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds $100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed $100 billion, your coverage may be reduced.

The portion of your annual premium that is attributable to coverage for acts of terrorism is $11,946.00, and does not include any charges for the portion of losses covered by the United States government under the Act.

96556 (1/15)
© 2015 National Association of Insurance Commissioners

ENDORSEMENT NO. 1

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

AIRCRAFT LIABILITY EXCLUSION

This insurance does not apply to **Bodily Injury, Property Damage, Personal Injury** or **Advertising Injury** arising out of the ownership, maintenance, operation, use, loading or unloading of any aircraft.

All other terms, conditions and exclusions remain the same.



AUTHORIZED REPRESENTATIVE

ENDORSEMENT No. 2

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

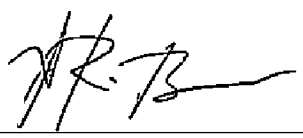
By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ECONOMIC SANCTIONS ENDORSEMENT

This endorsement modifies insurance provided under the following:

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.



AUTHORIZED REPRESENTATIVE

ENDORSEMENT No. 3

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no.: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

INDIANA AMENDATORY ENDORSEMENT
(Definition of Pollutants)

When a claim or **Suit** is brought against an **Insured** in the state of Indiana and/or Indiana law applies, this policy is amended as follows:

The definition of **Pollutants** in this policy or in any endorsement to this policy is deleted in its entirety and replaced with the following:

Pollutants means any solid, liquid, gaseous, bacterial, fungal, electromagnetic, thermal or other substance that can be toxic or hazardous, cause irritation to animals or persons and/or cause contamination to property and the environment including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Specific examples identified as pollutants include, but are not limited to, diesel, kerosene, and other fuel oils, gasoline, butane, propane, natural gas, and other fuels, brake fluid, transmission fluid, and other hydraulic fluids, ethylene glycol, methyltertbutylether (MTBE), methanol, ethanol, isopropyl alcohol, and propylene glycol, and other fuel and antifreeze additives, grease, tar, petroleum distillates, and other petroleum products and petroleum hydrocarbons, carbon monoxide, and other exhaust gases, stoddard solvent, mineral spirits, and other solvents, chromium compounds, emulsions/emulsifiers, naphtha tetrachloroethylene (PCE), perchloroethylene (PERC), trichloroethylene (TCE), methylene chloroform, and other dry cleaning chemicals, methyl isobytyl ketone, methyl ethal ketone, n-butyl acetate, 2-butoxyethanol, hexylene glycol, peroxides, freon, polychlorinated biphenyl (PCB), CFC113, chlorofluorocarbons, chlorinated hydrocarbons, adhesives, pesticides, insecticides, barium, 1,2-Dichloroethylene, ethylene dichloride, dichloromethane, methylene chloride, ethylbenzene, lead, Mercury, Selenium, sulfate, xylene, silica, sewage, and industrial waste materials, and all substances, constituents, derivatives or degradative byproducts, or additives specifically listed, identified, or described by one or more of the following references:

i. Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Hazardous Substances (1997 and all subsequent editions);

ii. Agency for Toxic Substances And Disease Registry ToxFAQs™;

iii. Clean Air Act's List of 188 Air Toxics And Diesel Particulate Matter;

iv. U.S. Environmental Protection Agency EMCI Chemical References Complete Index;

v. U.S. Environmental Protection Agency Persistent, Bioaccumulative, and Toxic Chemicals List;

vi. Indiana Department of Environmental Management, Remediation Closure Guide, March 22, 2012 edition, Table A-6 Screening Level Summary Table - 2012; and

vii. Indiana Department of Environmental Management, Risk Integrated System of Closure Technical Guide, Default Closure Tables, January 31, 2006 Appendix 1 (Revised May 1, 2009)

Substances identified as examples above or by the referenced lists also include materials or substances to be discarded, recycled, reconditioned or reclaimed.

This definition of **Pollutants** applies whether or not such solid, liquid, gaseous, bacterial,fungal, electromagnetic or thermal irritant or contaminant or substance is your product or products used by you or for you, and/or is an integral part of or incidental to your business, operations, premises, site or locations or has any function in your business, operations, premises, site or locations.

For the purpose of this endorsement, **Suit**, **Insured** and **Pollutants** shall have the applicable meaning, in accordance with the terms of this policy, whether or not such term is in quotation marks or bolded.

All other terms, definitions, conditions, and exclusions of this policy remain unchanged.



Authorized Representative or
Countersignature (Where Applicable)

ENDORSEMENT No. 4

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no.: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

LEAD EXCLUSION

This insurance does not apply to **Bodily Injury, Property Damage, Personal Injury, Advertising Injury** or any other loss, cost or expense arising out of the presence, ingestion, inhalation or absorption of or exposure to lead in any form or products containing lead.

All other terms and conditions of this policy remain unchanged.



AUTHORIZED REPRESENTATIVE

61718 (12/94)
AH0261

ENDORSEMENT No. 5

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

EXCESS LIABILITY POLICY FORM

No Fault, Uninsured Motorist and Underinsured Motorist Exclusion Endorsement

This policy is amended as follows:

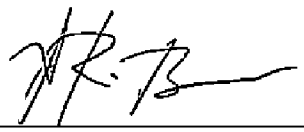
Section IV. Exclusions is amended to include the following additional exclusion:

This insurance shall not apply to:

Ultimate Net Loss arising out of any obligation of the Insured under any "No Fault," "Uninsured Motorist" or "Underinsured Motorist" law.

However, this exclusion shall not apply if an endorsement providing coverage for liability arising out of "Uninsured Motorist" or "Underinsured Motorist" law is attached to this Policy.

All other terms and conditions of this policy remain unchanged.



Authorized Representative
or Countersignature (in States Where Applicable)

ENDORSEMENT No. 6

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no.: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

EXCESS LIABILITY POLICY

Notification of Accidents or Occurrences Endorsement

This policy is amended as follows:

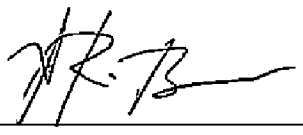
Section III. Conditions, Paragraph **D.** Notification of Accidents or Occurrences is deleted in its entirety and replaced by the following:

D. Notification of Accidents or Occurrences

You must see to it that we are notified as soon as practicable of any accident or occurrence which may result in any claim or suit under this policy. Notice should be sent to:

AIG Claims, Inc.
175 Water Street, 22nd Floor
New York, NY 10038
Email: excessfnol@AIG.com
Fax to computer: 866-743-4376

All other terms and conditions of this policy remain unchanged.



Authorized Representative

ENDORSEMENT No. 7

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no.: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

EXCESS LIABILITY

OHIO AMENDATORY ENDORSEMENT

In Section III, Conditions, Condition A, Cancellation, is hereby deleted in its entirety and replaced by the following:

A. Cancellation/Nonrenewal/Notice Requirements For Increase In Premium

Cancellation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.

2. New policies in effect for less than ninety (90) days:

   We may cancel this policy. If we cancel because of non-payment of premium, we must mail or deliver to you not less than ten (10) days advance written notice stating when the cancellation is to take effect. If we cancel for any other reason, we must mail or deliver to you not less than thirty (30) days advance written notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Declarations will be sufficient to prove notice.

3. Policies in effect for ninety (90) days or more and all renewal policies:

   We may not cancel a policy in effect for ninety (90) days or more or any renewal policy except for one or more of the following reasons:

   a. Non-payment of premium;

   b. Discovery of fraud or material misrepresentation in the procurement of the insurance;

   c. Discovery of willful or reckless acts or omissions on the part of the Insured which increase any hazard insured against;

   d. The occurrence of a change in the individual risk which substantially increases any hazard insured against;

   e. Loss of or substantial decrease in applicable reinsurance.

   f. Failure of the Insured to correct material violations of safety codes or to comply with reasonable written loss control recommendations; or

   g. A determination by the director of insurance that the continuation of the policy would create a condition that would be hazardous to the Insured or to the public.

   The notice of cancellation will be in writing, be mailed to you at your last known address, and contain all of the following:

The policy number;

The date of notice;

The effective date of cancellation (Except for non-payment of premium, the effective date of cancellation shall not be less than thirty (30) days from the date of mailing the notice. When cancellation is for non-payment of premium, the effective date of cancellation will be no less than ten (10) days from the date of mailing the notice); and

An explanation of the reason for cancellation.

4. The policy period will end on the day and hour stated in the cancellation notice.

5. If we cancel, final premium will be calculated pro rata based on the time this policy was in force.

6. If you cancel, final premium will be more than pro rata; it will be based on the time this policy was in force and increased by our short rate cancellation table and procedure.

7. Premium adjustment may be made at the time of cancellation or as soon as practicable thereafter but the cancellation will be effective even if we have not made or offered any refund due you. Our check or our representative's check, mailed or delivered, shall be sufficient tender of any refund due you.

8. The first Named Insured in Item 1 of the Declarations shall act on behalf of all other Insureds with respect to the giving and receiving of notice of cancellation and the receipt of any refund that may become payable under this policy.

9. Any of these provisions that conflict with a law that controls the cancellation of the insurance in this policy is changed by this statement to comply with that law.

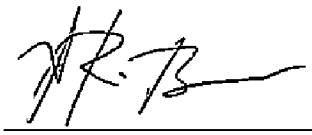
Nonrenewal

We shall provide at least thirty (30) days written notice of our intention not to renew the policy at its expiration date.

Notice Requirements For Increase In Premium

If we intend to condition renewal upon a substantial increase in premium, we shall mail a notice of suchintention to you and to the agent of record at least thirty (30) days prior to the expiration date of this policy. If the notice is mailed less than thirty (30) days before the expiration date of the policy, your coverage then in effect remains in effect until thirty (30) days after the date of mailing the notice.

All other terms and conditions of this policy remain unchanged.



AUTHORIZED REPRESENTATIVE

ENDORSEMENT No. 8

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OHIO CANCELLATION/NONRENEWAL ENDORSEMENT

Wherever used in this endorsement: 1) "we", "us", "our", and "Insurer" means the insurance company that issued this policy; and 2) "you", "your", or "Insured", means the Named Corporation, Named Organization, Named Sponsor, Named Insured, First Named Insured, Insured' s Representative, Insured or equivalent term stated in Item 1 of the Declarations Page; and 3) "Other Insured(s)" means all other persons or entities afforded coverage under the policy.

In consideration of the premium charged, it is understood and agreed that the cancellation provision of the Policy is deleted in its entirety and replaced by the following:

CANCELLATION

This policy may be cancelled by the named Insured by surrender thereof to the Insurer or any of its authorized agents or by mailing to the Insurer written notice stating when thereafter the cancellation shall be effective.

For coverage that has been in effect for 90 days or less the policy may be cancelled by the Insurer by mailing or delivering to the named Insured written notice of cancellation at least:

a) 10 days before the effective date of cancellation if the Insurer cancels for nonpayment of premium; or

b) 30 days before the effective date of cancellation if the Insurer cancels for any other reason.

After coverage has been in effect for more than ninety (90) days or after the effective date of the renewal of the policy, a notice of cancellation shall not be issued by the Insurer unless it is based on at least one of the following reasons:

a) Nonpayment of premium;

b) Discovery of fraud or material misrepresentation in the procurement of the insurance;

c) Discovery of willful or reckless acts or omissions on the part of the Named Insured or Other Insured(s) which increase any hazard insured against;

d) The occurrence of a change in the individual risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed, except to the extent the insurer reasonably should have foreseen the change or contemplated the risk in writing the contract;

e) Loss of or substantial decrease in applicable reinsurance (if the superintendent has determined that reasonable efforts have been made to prevent the loss of, or substantial decrease in, the applicable reinsurance, or to obtain replacement coverage);

f) Failure of an Insured or Other Insured(s) to correct material violations of safety codes or to comply with reasonable written loss control recommendations; or

g) A determination by the director of insurance that the continuation of the Policy would create a condition that would be hazardous to the Insured or Other Insured(s) or to the public.

The notice of cancellation will be in writing, be mailed to the Insured at the last known address, and contain all of the following:

- The policy number;
- The date of notice;
- The effective date of cancellation (Except for nonpayment of premium, the effective date of cancellation shall not be less than thirty (30) days from the date of mailing the notice. When cancellation is for nonpayment of premium, the effective date of cancellation shall be no less than ten (10) days from the date of mailing the notice); and
- An explanation of the reason for cancellation.

In addition, the Policy is amended to include the following:

NONRENEWAL

The Insurer shall provide at least thirty (30) days written notice of its intention not to renew the policy at its expiration date. The notice will contain the date of notice, the policy number and will state the expiration date of the policy.

NOTICE REQUIREMENTS FOR INCREASE IN PREMIUM

An insurer who intends to condition renewal upon a substantial increase in premium shall mail a notice of such intention to the agent of record and to the Insured at least thirty (30) days prior to the expiration date of the policy. If the notice is mailed less than thirty (30) days before the expiration date of the policy the Insured's coverage then in effect remains in effect until thirty (30) days after the date of mailing the notice.

OTHER DUTIES OF THE INSURER (APPLICABLE TO CLAIMS-MADE POLICIES ONLY)

The Insurer will provide the Insured the following information relating to this and any preceding claims-made Policy issued to the Insured by the Insurer during the previous three years:

1. A list or other record of each claim, not previously reported to any other insurer, of which the Insurer has been notified in accordance with the Policy terms and conditions. The Insurer will include the date and brief description of each claim if that information was in the notice the Insurer received.

2. A summary by policy year, of payments made and amounts reserved, stated separately, under any applicable General Aggregate Limit.

   Amounts reserved are based on the Insurer's judgment. They are subject to change and should not be regarded as ultimate settlement values.

   The Insured (or Other Insured(s)) must not disclose this information to any claimant or any claimant's representative without the Insurer's consent.

If the Insurer cancels or elects not to renew this Policy, the above information shall be provided no later than (30) thirty days before the date of policy termination. In other circumstances, the Insurer will provide this information only if the Insurer receives a written request from the Insured within (60) sixty days after the end of the policy period. In this case, the Insurer will provide this information within (45) forty-five days of receipt of the request.

The Insurer compiles claim information for its own business purposes and exercises reasonable care in doing so. In providing this information to the Insured, the Insurer makes no representations or warranties to the Insured, any Other Insureds, insurers, or others to whom this information is furnished by or on behalf of the Insured. Cancellation or non-renewal will be effective even if the Insurer inadvertently provides inaccurate information.

RETURN OF UNEARNED PREMIUM

If the total premium has been paid and the policy is cancelled by the Insured at any time during the policy period, the Insurer may retain the premium at customary short rates for the time the policy has been in force and return to the Insured ninety percent (90%) of the unearned portion of the premium calculated on a pro rata basis.

If the premium is paid in installments and the policy is cancelled by the Insured at any time during the policy period, the Insurer may collect premium at customary short rates for the time the policy has been in force, said rates to be computed on the full term of insurance mentioned in the policy as charged by the Insurer. Upon receipt of such short rates, the Insurer will return all installment notes then unpaid and return to the Insured any premium collected in excess of the short rates.

If this policy is cancelled by the Insurer at any time during the policy period, the Insurer may retain the pro rata portion of the premium hereon.

Payment or tender of any unearned premium by the Insurer shall not be a condition of cancellation, but such payment shall be made as soon as practicable.

ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS SHALL REMAIN UNCHANGED.

AUTHORIZED REPRESENTATIVE

ENDORSEMENT No. 9

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

EXCESS LIABILITY POLICY FORM

Pollution Exclusion Amendment Endorsement

This policy is amended as follows:

Section IV. Exclusions, Paragraph B. is deleted in its entirety and replaced by the following:

This insurance does not apply to:

1. Ultimate Net Loss arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants anywhere in the world at any time;

2. Any loss, cost or expense arising out of any request, demand, order or statutory or regulatory requirement that the 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. Any loss, cost or expense arising out of any claim or suit by or on behalf of a 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.

Paragraph 1. of this exclusion shall not apply to Ultimate Net Loss:

1. Arising out of heat, smoke or fumes from a hostile fire;

2. Arising out of the upset, overturn or collision of an auto; or

3. Included in the Products-Completed Operations Hazard.

All other terms and conditions of this policy remain unchanged.



Authorized Representative

ENDORSEMENT No. 10

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

EXCESS LIABILITY POLICY FORM

Violation of Communication or Information Law Exclusion Endorsement

This policy is amended as follows:

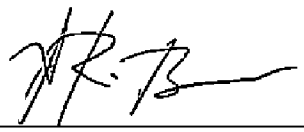
Section IV. Exclusions is amended to include the following additional exclusion:

This insurance shall not apply to:

> Any liability arising out of any act that violates any statute, ordinance or regulation of any federal, state or local government, including any amendment of or addition to such laws, that prohibits or limits the sending, transmitting or communicating of material or information.

It is understood that to the extent any coverage may otherwise be available under this policy or any of its endorsements, the provisions of this exclusion will supercede.

All other terms and conditions of this policy remain unchanged.



Authorized Representative
or Countersignature (in States Where Applicable)

ENDORSEMENT NO. 11

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no.: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

EXCESS LIABILITY POLICY FORM

Act of Terrorism Self-Insured Retention Endorsement

Solely with respect to any **Act of Terrorism**, this policy is amended as follows:

ITEM 3. OF THE DECLARATIONS, LIMITS OF INSURANCE is amended to include the following Self Insured Retention:

ACT OF TERRORISM SELF-INSURED RETENTION - _2,000,000__ each occurrence (As respects all liability covered under this policy arising out of any Act of Terrorism.) The Act of Terrorism Self-Insured Retention will not be reduced or exhausted by Defense Expenses.

ITEM 5. OF THE DECLARATIONS, POLICY PREMIUM is amended to include the following:

Act of Terrorism Premium $__11,946_____

Section I. Coverage, is amended to include the following additional provisions:

The Act of Terrorism Self-Insured Retention applies whether or not there is any available Scheduled Underlying Insurance or Other Insurance providing coverage to the Insured. If there is Scheduled Underlying Insurance or Other Insurance providing coverage to the Insured, amounts received through such Scheduled Underlying Insurance or Other Insurance for payment of the Loss may be applied to reduce or exhaust the Act of Terrorism Self-Insured Retention. However, in no event will amounts received through such Scheduled Underlying Insurance or Other Insurance for the payment of Defense Expenses reduce the Act of Terrorism Self-Insured Retention.

Section II. Definitions is amended to include the following additional definitions:

The term "Act of Terrorism" means:

1. any act which is verified or recognized by the United States Government as an act of terrorism, including a certified "act of terrorism" defined by Section 102. Definitions., of the Terrorism Risk Insurance Act of 2002 and any revisions, amendments, or extensions thereto; or

2. the use or threatened use of force or violence against person or property, or commission of

an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

The term "Defense Expenses" means any payment allocated to a specific loss, claim or suit for its investigation, settlement or defense, including but not limited to:

1. Attorney's fees and all other investigation, loss adjustment and litigation expenses;
2. Premiums on bonds to release attachments;
3. Premiums on appeal bonds required by law to appeal any claim or suit;
4. Costs taxed against the Named Insured in any claim or suit;
5. Pre-judgment interest awarded against the Named Insured; and
6. Interest that accrues after entry of judgment.

The term "Loss" means those sums actually paid as judgments or settlements.

All other terms, definitions, conditions, and exclusions of this policy remain unchanged.

Authorized Representative
or countersignature (where required by law)

ENDORSEMENT NO. 12

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no.: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

EXCESS LIABILITY POLICY FORM

Employer's Liability Coverage Endorsement
(Self-Insured Retentions)

IT IS UNDERSTOOD THAT TO THE EXTENT ANY COVERAGE MAY OTHERWISE BE PROVIDED UNDER THIS POLICY OR ANY OF ITS ENDORSEMENTS, THE PROVISIONS OF THIS ENDORSEMENT WILL SUPERSEDE.

EXCESS LIABILITY DECLARATIONS is amended to include the following additional item:

ITEM 4.1. SELF-INSURED RETENTION

Employer's Liability Self-Insured Retention - Per **Participant**

Bodily Injury by Accident:	$1,000,000	per accident
Bodily Injury by Disease:	$1,000,000	per employee
Bodily Injury by Disease:	$1,000,000	aggregate SIR

(As respects all liability covered under this policy arising out of all Bodily Injury by accident or by disease must arise out of and in the course of the injured employee's employment by you. Employer's Liability Self-Insured Retention will not be reduced or exhausted by **Defense Expenses**.)

Solely with respect to your employer's liability, **Section I. Coverage,** Paragraphs A. and C. are deleted in their entireties and replaced by the following and Paragraph D. is added:

A. We will pay on your behalf the Ultimate Net Loss in excess of the Employer's Liability Self Insured Retention that you become legally obligated to pay by reason of liability imposed by law because of Bodily Injury by accident or by disease caused by an Occurrence, including resulting death, of your employee. The Employer's Liability Self Insured Retention applies whether or not there is any available Scheduled Underlying Insurance or Other Insurance providing coverage to the Insured. If there is Scheduled Underlying Insurance or Other Insurance providing coverage to the Insured, amounts received through such Scheduled Underlying Insurance or Other Insurance for payment of the Loss

may be applied to reduce or exhaust Employer's Liability Self Insured Retention. However, in no event will amounts received through such Scheduled Underlying Insurance or Other Insurance for the payment of Defense Expenses reduce the Employer's Liability Self Insured Retention.

C. This policy applies, only if all of the following conditions are met:

1. The Bodily Injury by accident or by disease must arise out of and in the course of the injured employee's employment by you;

2. The Bodily Injury by accident must occur during the Policy Period;

3. The Bodily Injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such Bodily Injury by disease must occur during the Policy Period; and

4. If you are sued, the original Suit and any related legal actions for damages for Bodily Injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

D. The amount we will pay for damages covered under this endorsement, where recovery is permitted by law, include damages:

1. for which you are liable to a third party by reason of a claim or Suit against you by that third party to recover the damages claimed against such third party as a result of injury to your employee;

2. for care and loss of services;

3. for consequential Bodily Injury of a spouse, child, parent, brother or sister of the injured employee;

provided that the damages listed in D.1., D.2. and D.3. above are the direct consequence of Bodily Injury that arises out of and in the course of the injured employee's employment by you; and

4. because of Bodily Injury to your employee that arises out of and in the course of employment, claimed against you in a capacity other than as employer.

For purpose of the coverage provided by this endorsement, **Section II. Definitions,** is amended to include the following additional definitions:

Defense Expenses means any payment allocated to a specific loss, claim or Suit for its investigation, settlement or defense, including but not limited to:

1. Attorney's fees and all other investigation, loss adjustment and litigation expenses;

2. Premiums on bonds to release attachments;

3. Premiums on appeal bonds required by law to appeal any claim or Suit;

4. Costs taxed against the Insuredin any claim or Suit;

5. Pre-judgment interest awarded against the Insured; and

6. Interest that accrues after entry of judgment.

Participant means Church(es) and its related entities, including, but not limited to, a Sunday school, parochial school or church administered camp.

For purpose of the coverage provided by this endorsement, **Section IV. Exclusions** is amended to include the following additional exclusions:

This insurance does not apply to:

a. Property Damage, Personal Injury or Advertising Injury;

b. liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;

c. punitive or exemplary damages because of Bodily Injury to an employee employed in violation of law;

d. Bodily Injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;

e. Bodily Injury intentionally caused or aggravated by you;

f. Bodily Injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to Bodily Injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries;

g. Bodily Injury to any person in work subject of the Federal Employers' Liability Act (45 USC Sections 51-60), any other federal laws obligating an employer to pay damages to an employee due to Bodily Injury arising out of or in the course of employment, or any amendments to those laws;

h. Bodily Injury to a master or member of the crew of any vessel;

i. Fines or penalties imposed for violation of federal or state law;

j. Damages payable under the Migrant and Seasonal Agricultural Worker Protection Act (29 USC Sections 1801-1872) and under any other federal law awarding damages for violations of those laws or regulations issued thereunder, and any amendments to those laws; and

k. Any liability arising out of Bodily Injury to an employee in the course of employment, where the obligation of any insurer or self-insurance mechanism providing employer's liability coverage for the Insured is by law unlimited; and

l. Bodily Injury to any person in work subject to the Longshore and Harbor Workers' Compensation Act (33 USC Sections 901-950), the Non-appropriated Fund Instrumentalities Act (5 USC Sections 8171-8173), the Outer Continental Shelf Lands Act (43 USC Sections 1331-1356), the Defense Base Act (42 USC Sections 1651-1654), the Federal Coal Mine Health and Safety Act of 1969 (30 USC Sections 901-942), any other federal workers or workmen's compensation law or other federal occupational disease law, or any amendments to these laws.

All other terms, definitions, conditions, and exclusions of this policy remain unchanged.

Authorized Representative
or countersignature (where required by law)

ENDORSEMENT NO. 13

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no.: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

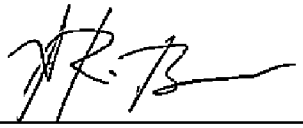
EXCESS LIABILITY POLICY FORM

NAMED INSURED AMENDATORY ENDORSEMENT

The **DECLARATIONS**, **ITEM 1. NAMED INSURED** is deleted in its entirety and replaced with the following:

> Churches and affiliated entities and organizations of the United Church of Christ, the Christian Church (Disciples of Christ), the Presbyterian Church (USA) and the Alliance of Baptists that purchase and participate in the Excess and/or Umbrella program of the United Church Insurance Association as listed on the Memorandums of Insurance on file with the United Church Insurance Association.

All other terms, definitions, conditions, and exclusions of this policy remain unchanged.



Authorized Representative
or countersignature (where required by law)

ENDORSEMENT NO. 14

This endorsement, effective 12:01 AM: January 1, 2018

Forms a part of policy no.: BE 012147072

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

EXCESS LIABILITY POLICY FORM

Violation of Communication or Information Law Exclusion Endorsement

This policy is amended as follows:

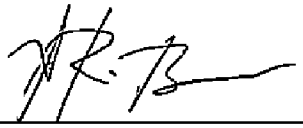
Section IV. Exclusions is amended to include the following additional exclusion:

This insurance shall not apply to:

Ultimate Net Loss arising out of any act that violates any statute, ordinance or regulation of any federal, state or local government, including any amendment of or addition to such laws, which addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

It is understood that to the extent any coverage may otherwise be available under this policy or any of its endorsements, the provisions of this exclusion will supercede.

All other terms, definitions, conditions, and exclusions of this policy remain unchanged.



Authorized Representative
or countersignature (where required by law)

NOTICE:

1. THE INSURANCE POLICY THAT YOU HAVE PURCHASED IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED "NONADMITTED" OR "SURPLUS LINE" INSURERS.

2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.

3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.

4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR "SURPLUS LINE" BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357 OR INTERNET WEB SITE WWW.INSURANCE.CA.GOV. ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC'S INTERNET WEB SITE AT WWW.NAIC.ORG.

5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE'S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.

6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC'S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF

APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR "SURPLUS LINE" BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.

7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: WWW.INSURANCE.CA.GOV.

8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER'S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

FORMS SCHEDULE

Named Insured: UNITED CHURCH INSURANCE ASSOCIATION

Policy No: 025267295 Effective Date: 01/01/2018

Form Number	Edition Date	Endorsement Number	Title
LX8449	01/09		RETAINED AMT LIAB DEC (OCC)
LX8009	12/06		SCHEDULE OF UNDERLYING INS.
LX8450	01/09		RETAINED AMT LIAB POLICY (OCC)
LX4227	08/13	001	ECONOMIC SANCTIONS ENDORSEMENT
LX4228	08/13	002	DELETION OF SPEC OFAC LANGUAGE
LX8703	05/11	003	CRISIS RESPONSE COVERAGE ENDT
LX8379	08/13	004	ADDL EXCL'S & COV TERR PROV
LEXCAS032	11/03	005	CROSS SUITS ENDORSEMENT
LEXCME081	09/02	006	NO FAULT/UNINS MOTOR/PI EXCL
LEXCME097	03/86	007	REAL & PERSONAL PROP CCC EXCL
NAMEINSD	02/94	008	NAMED INSURED AMENDMENT
LX4268	10/13	009	INDIANA AMENDATORY ENDORSEMENT
LX4230	08/13	010	PROFESSIONAL LIAB EXCL
LX8380	04/08	011	EMPLOY RELATED PRACTICES EXCL
LX8381	04/08	012	LEAD EXCLUSION (FF XS LIAB)
LX9827	01/05	013	TERRORISM PREMIUM CHARGE ENDT
LX8974	07/14	014	SCHEDULE OF RETAINED AMOUNTS
LX4441	07/16	015	EXCL-ACCESS OR DISCLOSURE
LX4450	08/16	016	VIOLATION OF COMMUNICATION

POLICYHOLDER NOTICE

Thank you for purchasing insurance from a member company of American International Group, Inc. (AIG). The AIG member companies generally pay compensation to brokers and independent agents, and may have paid compensation in connection with your policy. You can review and obtain information about the nature and range of compensation paid by AIG member companies to brokers and independent agents in the United States by visiting our website at www.aig.com/producer-compensation or by calling 1-800-706-3102.

LEXINGTON INSURANCE COMPANY

Administrative Offices: 99 High Street, Boston, Massachusetts 02110
(hereinafter called the Company)

RETAINED AMOUNT LIABILITY POLICY
(OCCURRENCE FORM)

DECLARATIONS

Policy No.: 025267295 **Renewal of**: 025267295

Item 1. **Named Insured and Address:**
UNITED CHURCH INSURANCE ASSOCIATION

700 PROSPECT AVE E 5TH FLOOR
CLEVELAND, OH 44115-1100

The Named Insured is: ☐ Individual ☐ Partnership ☐ Joint Venture ☐ Limited Liability Company
☒ Organization (other then a Partnership or Joint Venture)

The Business of the Named Insured is: Churches

Item 2. **Policy Period:** From: 01/01/2018 To: 01/01/2019
(12:01 A.M., standard time at the address of the Named Insured as stated herein.)

Item 3. **Limits of Insurance:**

Each Occurrence Limit:	$ 5,000,000
General Aggregate Limit:	$ Excluded
Products-Completed Operations Aggregate Limit:	$

Item 4. **Premium:**

A. Total Advance Premium:	$ ON FILE
B. Annual Minimum Premium:	$ ON FILE
C. Minimum Earned Premium:	$ ON FILE

Item 5. **Schedule of Retained Amounts:**

See Schedule of Retained Amounts forming part of this Policy.

The policy is comprised of this Declarations page, the policy form and the schedules and endorsements, if any, attached at inception or during the Policy Period.

Authorized Representative OR
Countersignature (In states where applicable)

SCHEDULE OF UNDERLYING INSURANCE

Forms a part of Policy No.: 025267295
Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

Other Coverage:
Company:
Policy Number:
Policy Period: From: 01/01/18 To: 01/01/19
Minimum Applicable Limits:
See schedule of Retained Amounts

LEXINGTON INSURANCE COMPANY

Administrative Offices: 99 High Street, Boston, Massachusetts 02110

Retained Amount Liability Policy
Occurrence Form

NOTICE: DEFENSE EXPENSES ARE INCLUDED WITHIN AND REDUCE THE LIMITS OF INSURANCE OF THIS POLICY.

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words **you** and **your** refer to the **Named Insured** shown in the Declarations and any other person or organization qualifying as an **Named Insured** under this policy. The words **we**, **us** and **our** refer to the company providing this insurance.

Words that appear in boldface type have special meaning. Refer to SECTION V - DEFINITIONS.

SECTION I - INSURING AGREEMENT - RETAINED AMOUNT LIABILITY

A. We will pay on behalf of the **Insured** those sums in excess of the **Retained Amount** that the **Insured** becomes legally obligated to pay as damages and/or **defense expenses** because of **bodily injury, property damage,** or **personal and advertising injury** to which this insurance applies.

This insurance only applies to those coverages shown on the Schedule of Retained Amounts. The amount we will pay is limited as described in SECTION IV - LIMITS OF INSURANCE.

B. This insurance applies only if:

1. The **bodily injury** or **property damage** is caused by an **occurrence** that takes place in the **coverage territory**; and

2. The **bodily injury** or **property damage** occurs during the **policy period**; or

3. The **personal and advertising injury** is caused by an offense arising out of your business, but only if the offense was committed in the **coverage territory** during the **policy period**; and

4. Prior to the **policy period**, no **Insured** shown in Paragraph J.2.a. of SECTION V - DEFINITIONS and, no officer, no manager in your risk management, insurance or legal department and no **employee** who was authorized by you to give or receive notice of an **occurrence**, claim or **suit**, knew that the **bodily injury** or **property damage** had occurred, in whole or in part, or that an **occurrence** had been committed that caused **personal and advertising injury**. If such an **Insured**, officer, manager or authorized **employee** knew, prior to the **policy period**, that the **bodily injury** or **property damage** had occurred or that an **occurrence** had been committed that caused **personal and advertising injury**, then any continuation, change or resumption of such **bodily injury**, **property damage** or **personal and advertising injury** during or after the **policy period** will be deemed to have been known prior to the **policy period**.

C. **Bodily injury**, **property damage**, or **personal and advertising injury** which occurs during the **policy period** and was not, prior to the **policy period**, known to have occurred by any **Insured** shown in Paragraph J.2.a. of SECTION V - DEFINITIONS or any officer, any manager in your risk management, insurance or legal department or any **employee** authorized by you to give or receive notice of an **occurrence**, offense, claim or **suit**, includes any continuation, change or resumption of that **bodily injury**, **property damage**, or **personal and advertising injury** after the end of the policy period.

D. **Bodily injury**, **property damage** or **personal and advertising injury** will be deemed to have been known to have occurred at the earliest time when any **Insured** shown under Paragraph J.2.a. of SECTION V. DEFINITIONS, any officer, any manager in your risk management, insurance or legal department or any **employee** who was authorized by you to give or receive notice of an **occurrence**, claim or **suit**:

1. Reports all, or any part, of the **bodily injury**, **property damage** or **personal and advertising injury** to us or any other insurer;

2. Receives a written or verbal demand or claim for damages because of the **bodily injury**, **property damage** or **personal and advertising injury**; or

3. Becomes aware by any other means that **bodily injury** or **property damage** has occurred or has begun to occur or that an **occurrence** has been committed that has caused or may cause **personal and advertising injury**.

E. Damages because of **bodily injury** include damages claimed by any person or organization for care, loss of services or death resulting at any time from the **bodily injury**.

SECTION II - DEFENSE PROVISIONS

A. We will have the right and duty to defend any **suit** against the **Insured** that seeks damages for **bodily injury**, **property damage** or **personal and advertising injury**, even if the **suit** is groundless, false or fraudulent when the **Retained Amount** has been exhausted by payment of damages (and/or **defense expenses**, if applicable) to which this insurance applies.

B. Within the **Retained Amount**, we will have the right, but not the duty, to participate in the defense of any **suit** and the investigation of any claim to which this insurance may apply. If we exercise this right, we will do so at our own expense.

C. When we assume the defense of any **suit** against the **Insured** that seeks damages to which this insurance applies, we will pay **defense expenses** subject to the limits of insurance.

D. In no event shall you agree to a settlement in excess of the **Retained Amount** without our prior written approval.

E. We will not defend any **suit** or pay any **defense expenses** that accrue after the applicable limits of insurance of this policy have been exhausted by the payment of damages and/or **defense expenses**, we will have the right to withdraw from the further defense of such **suit** by tendering control of said defense to the **Insured**.

SECTION III - EXCLUSIONS

This insurance does not apply to:

A. Expected or Intended Injury

Bodily injury, or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** resulting from the use of reasonable force to protect persons or property.

B. Contractual Liability

Bodily injury or **property damage** for which the **Insured** is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

1. That the **Insured** would have in the absence of the contract or agreement; or

2. Assumed in a contract or agreement that is an **insured contract** provided the **bodily injury** or **property damage** occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an **insured contract** reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an **Insured** are deemed to be damages because of **bodily injury** or **property damage**, and included within the limits of insurance, provided:

   a. Liability to such party for, or for the cost of, that party's defense has also been assumed in the same **insured contract**; and

   b. Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

C. Liquor Liability

Bodily injury or **property damage** for which any **Insured** may be held liable by reason of:

1. Causing or contributing to the intoxication of any person;
2. The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
3. Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

D. Workers' Compensation and Similar Laws

Any obligation of the **Insured** under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

E. Employer's Liability

1. **Bodily injury** to an **employee** of the **Insured** arising out of and in the course of:
   a. Employment by the **Insured**; or
   b. Performing duties related to the conduct of the **Insured's** business; or
2. Any claim or **suit** brought by the spouse, child, parent, brother or sister of that **employee** as a consequence of paragraph 1 above.

This exclusion applies:

1. Whether the **Insured** may be liable as an employer or in any other capacity; and
2. To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the **Insured** under an **insured contract**.

This exclusion does not apply if Employers Liability is included as a Type of Coverage on the Schedule of Retained Amounts.

F. Pollution

1. **Bodily injury**, **property damage** or **personal and advertising injury** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** anywhere at any time.

   However, this exclusion does not apply to:

   a. **Bodily injury** or **property damage** arising out of heat, smoke or fumes from a **hostile fire**, provided that, the **hostile fire** occurred or originated:
      (1) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**; or
      (2) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the **pollutants** are brought on or to the premises, site or location in connection with such operations by such **Insured**, contractor or subcontractor;
   b. **Bodily injury** if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests, provided that, such **bodily injury** occurs or originates at or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**; or

c. Bodily injury or **property damage**:

(1) Arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of **mobile equipment** or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them, provided that:

(i) Such **bodily injury** or **property damage** occurred or originated at or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations, and

(ii) The **pollutants** are brought on or to the premises, site or location in connection with such operations by such **Insured**, contractor or subcontractor.

However, this exception does not apply if the **bodily injury** or **property damage** arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;

(2) Sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor, provided that:

(i) Such **bodily injury** or **property damage** occurred or originated at or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations, and

(ii) The **pollutants** are brought on or to the premises, site or location in connection with such operations by such **Insured**, contractor or subcontractor.

2. Any loss, cost or expense arising out of any request, demand, order or statutory or regulatory requirement that the 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. Any loss, cost or expense arising out of any claim or **suit** by or on behalf of a 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**.

G. Aircraft Or Watercraft

Bodily injury or **property damage** arising out of the ownership, maintenance, use or entrustment to others of any aircraft, or watercraft owned or operated by or rented or loaned to any **Insured**. Use includes operation and **loading or unloading**.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that **Insured**, if the **occurrence** which caused the **bodily injury** or **property damage** involved the ownership, maintenance, use or entrustment to others of any aircraft, or watercraft that is owned or operated by or rented or loaned to any **Insured**.

This exclusion does not apply to:

1. A watercraft while ashore on premises you own or rent;

2. A watercraft you do not own that is:

a. Less than 26 feet long; and

b. Not being used to carry persons or property for a charge;

H. Mobile Equipment

Bodily injury or **property damage** arising out of:

1. The transportation of **mobile equipment** by an **auto** owned or operated by or rented or loaned to any insured; or
2. The use of **mobile equipment** in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

I. War

Bodily injury, **property damage** or **personal and advertising injury**, however caused, arising directly or indirectly out of:

1. War, including undeclared or civil war; or
2. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
3. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

This exclusion does not apply to the use or threatened use of **terrorism**.

As used in this exclusion, **terrorism** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm:

1. A government;
2. The civilian population of a country, state or community; or
3. To disrupt the economy of a country, state or community.

So long as the Terrorism Risk Insurance Act of 2002 (the **Act**) is in effect, **terrorism** includes an act of terrorism as defined by Section 102. Definitions of the Act and any revisions or amendments thereto.

J. Damage to Property

Property damage to:

1. Property:
   - **a.** You own, rent or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property; or
   - **b.** Owned or transported by the **Insured** and arising out of the ownership, maintenance or use of a **auto**;
2. Premises you sell, give away or abandon, if the **property damage** arises out of any part of those premises;
3. Property loaned to you;
4. Personal property in the care, custody or control of the **Insured**;
5. That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the **property damage** arises out of those operations; or
6. That particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.

Paragraph 2 of this exclusion does not apply if the premises are **your work** and were never occupied, rented or held for rental by you.

Paragraphs 1b, 3, 4, 5 and 6 of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph 3 and 4 of this exclusion do not apply to liability assumed under a written Trailer Interchange Agreement.

Paragraph 6 of this exclusion does not apply to **property damage** included in the **products-completed operations hazard**.

K. Damage to Your Product

Property damage to **your product** arising out of it or any part of it.

L. Damage to Your Work

Property damage to **your work** arising out of it or any part of it and included in the **products-completed operations hazard**.

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

M. Damage to Impaired Property or Property Not Physically Injured

Property damage to **impaired property** or property that has not been physically injured, arising out of:

1. A defect, deficiency, inadequacy or dangerous condition in **your product** or **your work**; or
2. A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to **your product** or **your work** after it has been put to its intended use.

N. Recall of Products, Work or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

1. **Your product**;
2. **Your work**; or
3. **Impaired property**;

if such product, work or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

O. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate electronic data.

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

P. Fungus/Mold

Bodily injury or **property damage** or any other loss, cost or expense, including, but not limited to losses, costs or expenses related to, arising from or associated with clean-up, remediation, containment, removal or abatement, caused directly or indirectly, in whole or in part, by:

1. Any **fungus(i)**, **molds(s)**, mildew or yeast, or

2. Any **spore(s)** or toxins created or produced by or emanating from such **fungus(i)**, **mold(s)**, mildew or yeast, or

3. Any substance, vapor, gas, or other emission or organic or inorganic body substance produced by or arising out of any **fungus(i)**, **mold(s)**, mildew or yeast, or

4. Any material, product, building component, building or structure, or any concentration of moisture, water or other liquid within such material, product, building component, building or structure, that contains, harbors, nurtures or acts as a medium for any **fungus(i)**, **mold(s)**, mildew, yeast or **spore(s)** or toxins emanating therefrom, regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to that **bodily injury** or **property damage**, loss, cost or expense.

For the purpose of this exclusion, the following definitions are added to the policy:

Fungus(i) includes, but is not limited to, any of the plants or organisms belonging to the major group fungi, lacking chlorophyll, and including molds, rusts, mildews, smuts, and mushrooms.

Mold(s) includes, but is not limited to, any superficial growth produced on damp or decaying organic matter of on living organisms, and fungi that produce molds.

Spore(s) means any dormant or reproductive body produced by or arising or emanating out of any **fungus(i)**, **mold(s)**, mildew, plants, organisms or microorganisms.

Q. Employment Related Practices

Any claim or **suit** alleging or asserting in any respect loss, injury, or damage (including consequential bodily injury) in connection with **wrongful termination**, and/or **discrimination**, and/or **sexual harassment**.

The following definitions apply to this exclusion:

Wrongful termination means termination of an employment relationship in a manner which is against the law and wrongful, or in breach of an implied agreement to continue employment.

Discrimination means termination of an employment relationship or a demotion, or a failure or refusal to hire or promote an individual because of race, color, religion, age, sex, disability, pregnancy, natural origin, sexual orientation or other protected category or characteristic established pursuant to any applicable federal, state, or local law, regulation, or ordinance.

Sexual harassment means unwelcome sexual advances and/or requests for sexual favors and/or other verbal or physical conduct of a sexual nature that (1) are made a condition of employment and/or (2) are used as a basis for employment decisions and/or (3) create a work environment that interferes with performance.

R. Asbestos

1. **Bodily injury** in any way arising out of the use by any person or organization of or exposure to asbestos, asbestos products, asbestos fibers or asbestos dust;

2. **Property damage** to real property arising out of the use by any person or organization of asbestos, asbestos products, asbestos fibers, asbestos dust, including without limitation the costs incurred with respect to the removal or abatement of asbestos, asbestos products, asbestos fibers or asbestos dust from or in such real property;

3. Any obligation of the **Insured** to indemnify any party because of damages arising out of such **property damage**, **bodily injury**, sickness, disease, occupational disease, disability, shock, death, mental anguish or mental injury, at any time as a result of the manufacture of, mining of, use of, sale of, removal of, distribution of, or exposure to asbestos, asbestos products, asbestos fibers or asbestos dust; or

4. Any obligation to defend any claim or **suit** against the **Insured** alleging **bodily injury**, sickness, disease, occupational disease, disability, shock, death, mental anguish or mental injury or **property damage** resulting from or contributed to, by any and all manufacture of, mining of, use of, sale of, removal of, distribution of, or exposure to asbestos, asbestos products, asbestos fibers or asbestos dust.

S. Lead

1. **Bodily injury**, **property damage**, or **personal and advertising injury** for past, present or future claims arising in whole or in part, either directly or indirectly, out of the manufacture, distribution, sale, resale, rebranding, installation, repair, removal, encapsulation, abatement, replacement or handling of, exposure to, ingestion of or testing for, lead whether or not the lead is or was at any time airborne as a particle, contained in a product, carried on clothing, inhaled, transmitted in any fashion or found in any form whatsoever;
2. The costs of clean up or removal of lead or products and materials containing lead;
3. The costs of such actions as may be necessary to monitor, assess and evaluate the release or threat of same, or lead or products and material containing lead;
4. The cost of disposal of lead substances or the taking of such other action as may be necessary to temporarily or permanently prevent, minimize or mitigate damage to the public health or welfare or to the environment, which may otherwise result; or
5. The cost of compliance with any law or regulation regarding lead.

T. Nuclear

1. **Bodily injury** or **property damage**:
   a. With respect to which an **Insured** under the policy is also an **Insured** under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association or Canada or any such policy but for its termination upon exhaustion of its limit of liability; or
   b. Resulting from the **hazardous properties** of **nuclear material** and with respect to which (i) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, of (ii) the **Insured** is or had this policy not been issued would be, entitled to indemnify from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency there of with any person or organization.
2. **Bodily injury** or **property damage** resulting from the **hazardous properties** of **nuclear material**, if:
   a. The **nuclear material** (i) is at any **nuclear facility** owned by, or operated by or on behalf of, an **Insured** or (ii) has been discharged or dispersed therefrom;
   b. The **nuclear material** is contained in **spent fuel** or **waste** at anytime possessed, handled, used, processed, stored, transported or disposed of by or on behalf of the **Insured**; or
   c. The **bodily injury** or **property damage** arises out of the furnishing by an **Insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**.
3. Bodily injury or **property damage** resulting from the intentional or unintentional detonation of any nuclear bomb or nuclear device.
4. As used in this exclusion, the following definitions apply;
   a. **Hazardous properties** include radioactive, toxic or explosive properties;
   b. **Nuclear material** means **source material**, **special nuclear material** or **by-product material**;
   c. **Source material**, special **nuclear material** and **by-product material** have the meanings given them in Atomic Energy Act of 1954 or in any law amendatory thereof;
   d. **Spent fuel** means any fuel element of fuel component, solid or liquid which has been used or exposed to radiation in a **nuclear reactor**;
   e. **Waste** means any waste material (I) containing **by-product material** other than the tailings or wastes produced by the extraction or concentration of uranium or thorium form any ore processed primarily for its **source material** content, and (ii) resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**;

f. **Nuclear facility** means:

(i) Any **nuclear reactor**;

(ii) Any equipment or device designed or used for (a) separating the isotopes or uranium or plutonium, (b) processing or utilizing **spent fuel**, or (c) handling, processing or packaging **waste**;

(iii) Any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **Insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more that 250 grams of uranium 235;

(iv) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal or **waste**;

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

U. Securities and Financial Interest

Any liability arising out of:

1. Any violation of any securities law or similar law or any regulation promulgated thereunder;

2. The purchase, sale, offer of sale or solicitation of any security, debt, insurance policy, bank deposit or financial interest or instrument;

3. Any representation made at any time in relation to the price or value of any security, debt, insurance policy, bank deposit or financial interest or instrument; or

4. Any depreciation or decline in price or value of any security, debt, insurance policy, bank deposit or financial interest or instrument.

V. Silica

1. **Bodily injury**, sickness, disease, occupational disease, disability, shock, death, mental anguish or mental injury, and/or any other type of injury, loss, cost, damage, or expense sustained by any person for the real or alleged emergence, contraction, aggravation or exacerbation of any form of silicosis or any other disease of the human body caused by, arising out of, or resulting from the manufacture, mining, use, sale, removal, or distribution by any person or organization of silica, silica products, silica fibers or silica dust, or the exposure to silica, silica products, silica fibers or silica dust; or

2. Any obligation of the **Insured** to defend and/or indemnify any party because of damages arising out of such **bodily injury**, sickness, disease, occupational disease, disability, shock, death, mental anguish or mental injury, at any time caused by, arising out of, or resulting from the manufacture of, mining of, use of, sale of, removal of, distribution of, or exposure to silica, silica products, silica fibers or silica dust.

W. Violation Of Statutes In Connection With Sending, Transmitting Or Communicating Any Material Or Information

Any claim or **suit** alleging or asserting that any act or omission violates any statute, ordinance or regulation of any federal, state or local government, including any amendment of or addition to such laws, that includes, addresses or applies to the sending, transmitting or communicating of any material or information, by any means whatsoever.

X. E.R.I.S.A.

Any obligation of the **Insured** under the Employee Retirement Income Security Act of 1974 (including amendments relating to the Consolidated Omnibus Budget Reconciliation Act of 1985), or any amendment or revision thereto, or any similar law or regulation.

Y. Auto Coverages: Auto Physical Damage, No-Fault, PIP, Medical Payments, UM/UIM

Any loss, cost or expense payable under or resulting from any first party physical damage coverage; no-fault law; personal injury protection or auto medical payments coverage; or uninsured or underinsured motorist law.

Z. Other Personal and Advertising Injury

Personal and advertising injury:

1. Caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**.
2. Arising out of oral or written publication of material, if done by or at the direction of the **Insured** with knowledge of its falsity.
3. Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period.
4. Arising out of a criminal act committed by or at the direction of the **Insured**.
5. For which the **Insured** has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the **Insured** would have in the absence of the contract or agreement.
6. Arising out of a breach of contract, except an implied contract to use another's advertising idea in your **advertisement**.
7. Arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your **advertisement**.
8. Arising out of the wrong description of the price of goods, products or services stated in your **advertisement**.
9. Arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. However, this exclusion does not apply to infringement, in your **advertisement**, of copyright, trade dress or slogan.
10. Committed by an **Insured** whose business is:
    a. Advertising, broadcasting, publishing or telecasting;
    b. Designing or determining content of websites for others; or
    c. An internet search, access, content or service provider.

    However, this exclusion does not apply to Paragraphs 1, 2 and 3 of the definition of **personal and advertising injury** in SECTION V - DEFINITIONS.

    For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.
11. Arising out of an electronic chatroom or bulletin board the **Insured** hosts, owns, or over which the **Insured** exercises control.
12. Arising out of the unauthorized use of another's name or product in your e-mail address, domain name or meta tag, or any other similar tactics to mislead another's potential customers.

SECTION IV - LIMITS OF INSURANCE

A. The Limits of Insurance shown in Item 3 of the Declarations and the rules below state the most we will pay for all damages and/or **defense expenses** under this policy regardless of the number of:

1. **Insureds**;
2. Claims made or **suits** brought; or

3. Persons or organizations making claims or bringing **suits**.

B. The General Aggregate Limit is the most we will pay for all damages and/or **defense expenses** under this policy, except for:

1. Damages and/or **defense expenses** included within the **products-completed operations hazard** to which this insurance applies; and

2. Damages and/or **defense expenses** because of **bodily injury** or **property damage** to which this insurance applies, caused by an **occurrence** and resulting from the ownership, maintenance or use of an **auto**, which is not subject to any aggregate limit.

C. The Products-Completed Operations Aggregate Limit is the most we will pay for all damages and/or **defense expenses** included in the **products-completed operations hazard**.

D. Subject to Paragraphs B and C above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of all damages and/or **defense expenses** arising out of any one **occurrence** or offense.

E. **Defense expenses** incurred to defend any **suit** or to investigate any claim will be included within and reduce the applicable Limits of Insurance.

F. The limits of insurance of this policy apply to the **policy period** regardless of the length of the **policy period** including any extension thereof.

G. We will not make any payment under this policy unless and until the **Retained Amount** has been exhausted by the payment of damages (and/or **defense expenses**, if applicable) to which this insurance applies.

SECTION V - DEFINITIONS

A. **Advertisement** means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:

1. Notices that are published include material placed on the Internet or on similar electronic means of communication; and

2. Regarding websites, only that part of a web-site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an **advertisement**.

B. **Auto** means:

1. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or

2. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged.

With respect to Paragraphs 1. and 2. above, such **auto** must be used within the scope of your business at the time of the **occurrence**.

However, **auto** does not include **mobile equipment**.

C. **Bodily injury** means **bodily injury**, disability, sickness or disease sustained by a person, including death resulting from any of these at any time. **Bodily injury** includes mental anguish or other mental injury resulting from **bodily injury**.

D. **Coverage territory** means:

1. The United States of America, including its territories and possessions, Puerto Rico and Canada; or

2. Anywhere else in the world with the exception of any country or jurisdiction which is subject to trade or other economic sanction or embargo by the United States of America.

If we are prohibited by law from providing a defense in any location described in this definition and we are obligated to provide such defense, we will reimburse you for **defense expenses** incurred with our consent under the terms and conditions of this policy.

Payment of loss under this policy shall only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control (**OFAC**).

E. **Defense expenses** means:

1. Attorney's fees and all other investigation, loss adjustment and litigation expenses;

2. Premiums on bonds to release attachments for amounts not exceeding the applicable limits of insurance of this policy, but we are not obligated to apply for or furnish any such bond;

3. Premiums on appeal bonds required by law to appeal a judgment in a **suit** for amounts not exceeding the applicable limits of insurance of this policy, but we are not obligated to apply for or furnish any such bond;

4. All court costs taxed against the **Insured** in the **suit**;

5. Pre-judgment interest awarded against the **Insured** on that part of the judgment within the applicable limits of insurance of this policy we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any pre-judgment interest accruing after we make such offer; and

6. Post-judgment interest that accrues after entry of judgment on that part of the judgment within the applicable limits of insurance of this policy we pay, and before we have paid, offered to pay or deposited in court that part of the judgment that is within the applicable limits of insurance of this policy.

F. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.

G. **Executive officer** means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.

H. **Hostile fire** means a fire that becomes uncontrollable or breaks out from where it was intended to be.

I. **Impaired property** means tangible property, other than **your product** or **your work**, that cannot be used or is less useful because:

1. It incorporates **your product** or **your work** that is known or thought to be defective, deficient, inadequate or dangerous; or

2. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by:

1. The repair, replacement, adjustment or removal of **your product** or **your work**; or

2. Your fulfilling the terms of the contract or agreement.

J. **Insured** means:

1. The **Named Insured**;

2. Except for liability arising our of the ownership, maintenance, or use of **autos**;

a. If you are designated in the Declarations as:

(1) An individual, you and your spouse are **Insureds**, but only with respect to the conduct of a business of which you are the sole owner;

(2) A partnership or joint venture, you are an **Insured**. Your members and your partners, and their spouses are also **Insureds**, but only with respect to the conduct of your business;

(3) A limited liability company, you are an **Insured**. Your members are also **Insureds**, but only with respect to the conduct of your business. Your managers are **Insureds**, but only with respect to their duties as your managers;

(4) An organization other than a partnership, joint venture or limited liability company, you are an **Insured**. Your **executive officers** and directors are **Insureds**, but only with respect to their duties as your officers or directors. Your stockholders are also **Insureds**, but only with respect to their liability as stockholders;

(5) A trust, you are an **Insured**. Your trustees are also **Insureds**, but only with respect to their duties as trustees;

b. Your **volunteer workers** only while performing duties related to the conduct of your business. Your **employees** other than your **executive officers** (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these **employees** or **volunteer workers** are insureds for:

(1) **Bodily injury** or **personal and advertising injury**:

(i) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-**employee** in the course of his or her employment or performing duties related to the conduct of your business or to your other **volunteer workers** while performing duties related to the conduct of your business; or any claim or **suit** brought by or on behalf of the spouse, child, parent, brother or sister of that co-**employee** or **volunteer worker** as a consequence of such **bodily injury** or **personal and advertising injury**, or;

(ii) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs (1)(i) above.

(2) **Property damage** to property:

(i) Owned, occupied or used by,

(ii) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by you, any of **your employees**, **volunteer workers**, any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

c. Any person (other than your **employee** or **volunteer worker**) or organization while acting as your real estate manager;

d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this policy.

3. Only with respect to liability arising out of the ownership, maintenance, or use of **autos**, provided that, auto liability is shown on the Schedule of Retained Amounts:

a. You are an **Insured**;

b. Anyone else while using with your permission an **auto** you own, hire, or borrow is also an **Insured** except:

(1) The owner or anyone else from whom you hire or borrow an **auto**. This exception does not apply if the **auto** is a trailer or semi-trailer connected to an **auto** you own;

(2) Your **employee** if the **auto** is owned by that **employee** or a member of his or her household;

(3) Someone using an **auto** while he or she is working in a business of selling, servicing, repairing, parking or storing **autos** unless that business is yours;

(4) Anyone other than your **employees**, partners (if you are a partnership), members (if you are a limited liability company), or a lessee or borrower or any of their **employees**, while moving property to or from an **auto**;

(5) A partner (if you are a partnership), or a member (if you are a limited liability company) for an **auto** owned by him or her or a member of his or her household;

(6) **Employees** with respect to **bodily injury** to any fellow **employee** of the **Insured** arising out of and in the course of the fellow **employee's** employment or while performing duties related to the conduct of your business;

c. Anyone liable for the conduct of an **Insured** described above is also an **Insured**, but only to the extent of that liability.

4. Notwithstanding any of the above, no person or organization is an **Insured** with respect to the conduct of any current, past or newly formed partnership, joint venture or limited liability company that is not designated as a **Named Insured**.

K. **Insured contract** means that part of any contract or agreement pertaining to your business under which any **Insured** assumes the tort liability of another party to pay for **bodily injury** or **property damage** to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Insured contract does not include that part of any contract or agreement:

1. That indemnifies a railroad for **bodily injury** or **property damage** arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing;

2. That indemnifies an architect, engineer or surveyor for injury or damage arising out of:

a. Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or

b. Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or

3. Under which the **Insured**, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the **Insured's** rendering or failure to render professional services, including those shown in subparagraph 2 above and supervisory, inspection, architectural or engineering activities.

L. **Loading or unloading** means the handling of property:

1. After it is moved from the place where it is accepted for movement into or onto an **auto**, aircraft, or watercraft;

2. While it is in or on an **auto**, aircraft or watercraft; or

3. While it is being moved from an **auto**, aircraft or watercraft to the place where it is finally delivered;

but **loading or unloading** does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the **auto**, aircraft or watercraft.

M. **Leased worker** means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. **Leased worker** does not include a **temporary worker**.

N. **Mobile equipment** means any of the following types of land vehicles, including any attached machinery or equipment:

1. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;

2. Vehicles maintained for use solely on or next to premises you own or rent;

3. Vehicles that travel on crawler treads;

4. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:

   a. Power cranes, shovels, loaders, diggers or drills; or

   b. Road construction or resurfacing equipment such as graders, scrapers or rollers;

5. Vehicles not described in Paragraph 1, 2, 3 or 4 above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:

   a. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or

   b. Cherry pickers and similar devices used to raise or lower workers;

6. Vehicles not described in Paragraph 1, 2, 3 or 4 above maintained primarily for purposes other than the transportation of persons or cargo.

   However, self-propelled vehicles with the following types of permanently attached equipment are not **mobile equipment**, but will be considered **autos**:

   a. Equipment designed primarily for:

      (1) Snow removal;

      (2) Road maintenance, but not construction or resurfacing; or

      (3) Street cleaning;

   b. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and

   c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, **mobile equipment** does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered **autos**.

O. **Named Insured** means:

1. Any person or organization designated in Item 1 of the Declarations; or

2. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a **Named Insured** if there is no other similar insurance available to that organization. However, coverage does not apply to **bodily injury** or **property damage** that occurred before you acquired or formed the organization, or **personal and advertising injury** arising out of an offense committed before you acquired or formed the organization.

We may, at our option, make an additional premium charge for any organization that you acquire or form during the **policy period**.

P. **Occurrence** means:

1. As respects **bodily injury** or **property damage**, an accident, including continuous or repeated exposure to substantially the same general harmful conditions. All such exposure to substantially the same general harmful conditions will be deemed to arise out of one **occurrence**.

2. As respects **personal and advertising injury**, an offense arising out of your business that causes **personal and advertising injury**. All damages that arise from the same, related or repeated injurious material or act will be deemed to arise out of one **occurrence**, regardless of the frequency or repetition thereof, the number and kind of media used and the number of claimants.

Q. **Other insurance** means a valid and collectible policy of insurance providing coverage for damages covered in whole or in part by this policy which is excess of the **Retained Amount**. **Other insurance** does not include insurance written to be specifically excess of this policy.

R. **Personal and advertising injury** means injury arising out of your business, including consequential **bodily injury**, arising out of one or more of the following offenses:

1. False arrest, detention or imprisonment;

2. Malicious prosecution;

3. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies committed by or on behalf of its owner, landlord or lessor;

4. Oral or written publication, in any manner, of material that slanders or libels a person or organization, or disparages a person's or organization's goods, products or services;

5. Oral or written publication, in any manner, of material that violates a person's right of privacy;

6. The use of another's advertising idea in your **advertisement**; or

7. Infringement upon another's copyright, trade dress or slogan in your **advertisement**.

S. **Policy period** means the period of time shown in Item 2 of the Declarations from the inception date to the earlier of the expiration date or the effective date of cancellation of this policy.

T. **Pollutants** means any solid, liquid, gaseous or thermal irritant or contaminant including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

U. **Products-completed operations hazard** means all **bodily injury** and **property damage** occurring away from premises you own or rent and arising out of **your product** or **your work** except:

1. Products that are still in your physical possession; or

2. Work that has not yet been completed or abandoned. However, **your work** will be deemed completed at the earliest of the following times:

a. When all of the work called for in your contract has been completed;

b. When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site; or

c. When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

Products-completed operations hazard does not include **bodily injury** or **property damage** arising out of:

1. The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you and that condition was created by the loading or unloading (meaning **loading or unloading** but with respect to a vehicle) of that vehicle by any **Insured**; or

2. The existence of tools, uninstalled equipment or abandoned or unused materials.

V. **Property damage** means:

1. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use will be deemed to occur at the time of the physical injury that caused it; or

2. Loss of use of tangible property that is not physically injured. All such loss of use will be deemed to occur at the time of the **occurrence** that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

W. **Retained Amount** means the amount shown on the Schedule of Retained Amounts which is applicable to all scheduled coverages.

X. **Suit** means a civil proceeding in which damages because of **bodily injury**, **property damage**, or **personal and advertising injury** to which this policy applies are alleged. **Suit** includes:

1. An arbitration proceeding in which such damages are claimed and to which the **Insured** must submit or does submit with our consent; or

2. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the **Insured** submits with our consent.

Y. **Temporary worker** means a person who is furnished to you to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

Z. **Volunteer worker** means a person who is not your **employee** and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

AA. **Your product** means:

1. Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:

a. You;

b. Others trading under your name; or

c. A person or organization whose business or assets you have acquired; and

2. Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

Your product includes:

1. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your product**; and

2. The providing of or failure to provide warnings or instructions.

Your product does not include vending machines or other property rented to or located for the use of others but not sold.

BB. **Your work** means:

1. Work or operations performed by you or on your behalf; and

2. Materials, parts or equipment furnished in connection with such work or operations.

Your work includes:

1. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **Your Work**; and

2. The providing of or failure to provide warnings or instructions.

SECTION VI - CONDITIONS

A. Appeals

In the event the first **Named Insured** elect(s) not to appeal a judgment in excess of the **Retained Amount**, we may elect to make such appeal at our own cost and expense, and we shall be liable for the taxable costs and disbursements and interest incidental thereto, but in no event shall our liability for damages exceed the sum set forth in the Declaration's for any one **occurrence**, including the cost and expense of such appeal.

B. Examination of Your Books and Records

We may audit and examine your books and records as they relate to this policy at any time during the **policy period** and for up to three (3) years after the expiration or termination of this policy.

C. Bankruptcy or Insolvency

Your receivership, bankruptcy, insolvency or inability to pay will not relieve us from the payment of damages covered by this policy. But under no circumstances will such receivership, bankruptcy, insolvency or inability to pay in any way increase or expand our liability or require us to drop down.

D. Cancellation

1. The first **Named Insured** shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first **Named Insured** written notice of cancellation at least:
   a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
   b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first **Named Insured's** last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The **policy period** will end on that date.
5. If this policy is canceled, we will send the first **Named Insured** any premium refund due. If we cancel, the refund will be pro rata. If the first **Named Insured** cancels, earned premium will be calculated in accordance with the customary short-rate table and procedure, subject to the Minimum Earned Premium shown in Item 4.C. of the Declarations. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

E. Change In Control

If during the **policy period**:

1. the first **Named Insured** designated in Item 1 of the Declarations consolidates with or merges into, or sells all or substantially all of its assets to any person or entity; or
2. any person or entity acquires an amount of the outstanding ownership interests representing more than 50% of the voting or designation power for the election of directors of the first **Named Insured** designated in Item 1 of the Declarations, or acquires the voting or designation rights of such an amount of ownership interests;

This policy will continue in full force and effect as to **bodily injury** and **property damage** that occur prior to the effective date of such transaction and **personal and advertising injury** caused by an **occurrence** that takes place prior to the effective date of such transaction. There will be no coverage afforded by this policy for **bodily injury** or **property damage** that occurs on or after the effective date of such transaction and **personal and advertising injury** caused by an **occurrence** that takes place on or after the effective date of such transaction.

F. Changes

Notice to or knowledge possessed by any person shall not affect a waiver or change in any part of this policy or stop us from asserting any rights under the terms of this policy, nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part hereof, signed by an authorized representative of the Company.

G. Duties in the Event of an Occurrence, Claim or Suit

1. You shall immediately notify us in writing of any **occurrence** or any offense which may result in a claim or **suit** which:

a. Involves serious **bodily injury**, including but not limited to, burns, spinal cord injury, amputation, brain damage, loss of eyesight or hearing, a fatality, or

b. Any claim or **suit** which is likely to exceed 25% of the **Retained Amount** (including **defense expenses**, if such **defense expenses** are included within the **Retained Amount** as described in the Schedule of Retained Amounts), or

c. You receive notice of a claim or **suit** in which the damage demand exceeds the **Retained Amount**.

2. If notice is required under the terms of Paragraph **1.** above, then to the extent possible, notice should include:

a. How, when and where the **occurrence** took place;

b. The names and addresses of any injured persons and any witnesses; and

c. The nature and location of any injury or damage arising out of the **occurrence**.

3. If notice is required under the terms of Paragraph **1.** above, you must immediately notify us on the assumption that an **Insured** is liable for the damages claimed.

Written notice should be mailed or delivered to:

AIG-Lexington
c/o ACPC
P.O. Box 293118
Nashville, TN 37229-3118

Claim reporting information can also be found on our website, www.lexingtoninsurance.com

4. 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 or **suit**;

b. Authorize us to obtain records and other information;

c. Cooperate with us in the investigation, settlement or defense of the claim or **suit**; and

d. Assist us, upon our request, in the enforcement of any right against any person or organization that may be liable to the **Insured** because of injury or damage to which this insurance may also apply.

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

H. Inspection

We have the right, but are not obligated, to inspect your premises and operations at any time. Our inspections are not safety inspections. They relate only to the insurability of your premises and operations and the premiums to be charged. We may give you reports on the conditions that we find. We may also recommend changes. We do not, however, undertake to perform duty of any person or organization to provide for the health or safety of your "employees" or the public. We do not warrant the health and safety conditions of your premises or operations or represent that your premises or operations comply with laws, regulations, codes or standards.

I. Legal Actions Against Us

No person or organization has a right under this policy:

1. To join us as a party or otherwise bring us into a **suit** asking for damages from an **Insured**; or

2. To sue us under this policy unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an **Insured**; but we will not be liable for damages that are not payable under this policy or that are in excess of the applicable limits of insurance of this policy. An agreed settlement means a settlement and release of liability signed by us, the **Insured** and the claimant or the claimant's legal representative.

J. Other Insurance

If other valid and collectible insurance applies to damages that are also covered by this policy, this policy will apply excess of the **other insurance**. However, this provision will not apply if the other insurance is specifically written to be excess of this policy.

K. Premium and Audit

1. We will compute all premiums for this policy in accordance with our rules and rates.

2. If the premium for this policy is a flat premium, it is not subject to adjustment, except that additional premiums may be required for any additional exposures and/or **Insureds**.

3. The Premium shown in Item 4.A. of the Declarations as the Total Advance Premium is a deposit premium only. If the policy is subject to audit adjustment, the actual exposure base will be used to compute the earned premium. If the earned premium is greater than the Total Advance Premium, the first **Named Insured** will pay the difference to us due and payable upon notice. Subject to the Annual Minimum Premium shown in Item 4.B. of the Declarations, if the earned premium is less than the Total Advance Premium, we will return the difference to the first **Named Insured**.

4. The first **Named Insured** must keep records of the information we need for premium computation, and send us copies at such times as we may request. The first **Named Insured** shown on the Declarations is responsible for the payment of all premiums and will be the payee for any return premiums we pay.

L. Representations

By accepting this policy, you agree:

1. The statements in the Declarations are accurate and complete;

2. Those statements are based upon representations you made to us;

3. We have issued this policy in reliance upon your representations; and

4. This policy is void in any case of a material misrepresentation by you as it relates to this policy or any claim or **suit** under this policy.

M. Separation of Insureds

Except with respect to the limits of insurance of this policy and rights or duties specifically assigned to the first **Named Insured** designated in Item 1 of the Declarations, this insurance applies:

1. As if each **Named Insured** were the only **Named Insured**; and

2. Separately to each **Insured** against whom a claim is made or **suit** is brought.

N. Transfer of Rights of Recovery

1. If any **Insured** has rights to recover all or part of any payment we have made under this policy, those rights are transferred to us. The **Insured** must do nothing after loss to impair these rights and must help us enforce them.

2. Any recoveries will be applied as follows:

a. Any person or organization, including the **Insured**, that has paid an amount in excess of the applicable limits of insurance of this policy will be reimbursed first;

b. We then will be reimbursed up to the amount we have paid; and

c. Lastly, any person or organization is entitled to claim the remainder, including the **Insured**, if such person or organization that has paid an amount over which this policy is excess.

Expenses incurred in the exercise of rights of recovery will be apportioned among the persons or organizations, including the **Insured**, in the ratio of their respective recoveries as finally settled.

O. Transfer of Your Rights and Duties

Your rights and duties under this policy may not be transferred without our written consent.

If you die or are legally declared bankrupt, your rights and duties will be transferred to your legal representative, but only while acting within the scope of duties as your legal representative. However, notice of cancellation sent to the first **Named Insured** designated in Item 1 of the Declarations and mailed to the address shown in this policy will be sufficient notice to effect cancellation of this policy.

P. Service of Suit

It is agreed that in the event of our failure to pay any amount claimed to be due hereunder, we, at your request, will submit to the jurisdiction of a court of competent jurisdiction within the United States. Nothing in this condition constitutes or should be understood to constitute a waiver of our rights to commence an action in any court of competent jurisdiction in the United States, to remove an action to a United States District Court or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the United States. It is further agreed that service of process may be made upon Counsel, Legal Department, Lexington Insurance Company, 99 High Street, Boston, Massachusetts 02110, or his or her representative, and that in any **suit** instituted against us **,** upon this policy, we will abide by the final decision of such court or of an appellate court in the event of an appeal.

Further, pursuant to any statute of any state, territory, or district of the United States which makes provision therefor, we hereby designate the Superintendent, Commissioner, Director of Insurance, or other officer specified for that purpose in the statute, or his or her successor or successors in office as our true and lawful attorney upon whom may be served any lawful process in any action, **suit** or proceeding instituted by or on behalf of you or any beneficiary hereunder arising out of this contract of insurance, and hereby designate the Counsel, Legal Department, Lexington Insurance Company, 99 High Street, Boston, Massachusetts 02110, as the person to whom such officer is authorized to mail such process or a true copy thereof.

Q. Arbitration

Notwithstanding Condition P. Service of Suit, above, in the event of a disagreement as to the interpretation of this policy (except with regard to whether this policy is void or voidable), it is mutually agreed that such dispute shall be submitted to binding arbitration before a panel of three (3) Arbitrators consisting of two (2) party-nominated (non-impartial) Arbitrators and a third (impartial) Arbitrator (hereinafter **umpire**) as the sole and exclusive remedy.

The party desiring arbitration of a dispute shall notify the other party, said notice including the name, address and occupation of the Arbitrator nominated by the demanding party. The other party shall, within 30 days following receipt of the demand, notify in writing the demanding party of the name, address and occupation of the Arbitrator nominated by it. The two (2) arbitrators so selected shall, within 30 days of the appointment of the second Arbitrator, select an umpire. If the Arbitrators are unable to agree upon an umpire, the selection of the umpire shall be submitted to the Judicial Arbitration and Mediation Services (hereinafter, **JAMS**). The umpire shall be selected in accordance with Rule 15 (as may be amended from time to time) of the **JAMS** Comprehensive Arbitration Rules and Procedures for the selection of a sole arbitrator.

The parties shall submit their cases to the panel by written and oral evidence at a hearing time and place selected by the umpire. Said hearings shall be held within 30 days of the selection of the umpire. The panel shall be relieved of all judicial formality, shall not be obligated to adhere to the strict rules of law or of evidence, shall seek to enforce the intent of the parties hereto and may refer to, but are not limited to, relevant legal principles. The decision of at least two (2) of the three (3) panel members shall be binding and final and not subject to appeal except for grounds of fraud and gross misconduct by the Arbitrators. The award will be issued within 30 days of the close of the hearings. Each party shall bear expenses of its designated Arbitrator and shall jointly and equally share with the other expenses of the umpire and the arbitration.

The arbitration proceeding shall take place in the vicinity of the first **Named Insured's** mailing address as shown in the Declarations or such other place as may be mutually agreed by the first **Named Insured** and us. The procedural rules applicable to this arbitration shall, except as provided otherwise herein, be in accordance with the JAMS Comprehensive Arbitration Rules and Procedures.

IN WITNESS WHEREOF, the Insurance Company identified on the Declarations has caused this policy to be signed by its President, Secretary and a duly authorized representative of the Insurance Company.



Secretary



President

ENDORSEMENT # 001

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

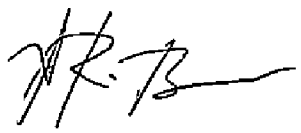
ECONOMIC SANCTIONS ENDORSEMENT

This endorsement modifies insurance provided by the policy:

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Insurer shall also mean "we", "us", "our", or the "Company", whichever is applicable, in accordance with the terms of this Policy, whether or not such term is in quotation marks or bolded.

All other terms and conditions of the policy remain the same.



Authorized Representative

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ENDORSEMENT # 002

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

DELETION OF SPECIFIED OFAC LANGUAGE ENDORSEMENT

This endorsement modifies insurance provided by the policy:

If the language shown in Paragraph 1. or Paragraph 2. below appears in the policy, it is hereby deleted in its entirety:

1. Payment of loss under this policy shall only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"); or

2. If coverage for a claim under this policy is in violation of any United States of America's economic or trade sanction, including, but not limited to, sanctions administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") then coverage for that claim shall be null and void.

All other terms and conditions of the policy remain the same.



Authorized Representative

ENDORSEMENT # 003

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

CRISIS RESPONSE COVERAGE EXTENSION ENDORSEMENT

This endorsement modifies insurance provided by the policy:

- **CRISIS RESPONSE NOTIFICATION TELEPHONE NUMBER: 877-743-7669**

THIS ENDORSEMENT EXTENDS COVERAGE TO PROVIDE FOR "CRISIS RESPONSE COSTS" AND "CRISIS MANAGEMENT LOSS" IN THE EVENT OF A "CRISIS EVENT" AS DEFINED HEREIN. THE LIMITS OF INSURANCE PROVIDED FOR SUCH COVERAGE ARE IN ADDITION TO THE LIMITS OF INSURANCE PROVIDED IN THE DECLARATIONS OF THIS POLICY. IF THIS ENDORSEMENT IS ATTACHED TO A CLAIMS-MADE POLICY, THIS ENDORSEMENT NEVERTHELESS REQUIRES THAT ALL OF THE CRITERIA SET FORTH IN SECTION I., SUBPARAGRAPHS B.1. THROUGH B.4., INCLUSIVE, BE MET.

SCHEDULE

Crisis Response Coverage Extension	Limits of Insurance	
Crisis Response Aggregate Limit	$300,000	
Each Crisis Response Costs Limit	$250,000	Each "Crisis Event"
Each Crisis Management Loss Limit	$50,000	Each "Crisis Event"

Notwithstanding any provisions to the contrary in the policy to which this endorsement is attached, subject to the Limits of Insurance as shown in the above Schedule and in accordance with the terms and conditions set forth in this endorsement, the policy is extended to provide "crisis response costs" and "crisis management loss" resulting from a "crisis event".

SECTION I. - CRISIS RESPONSE COVERAGE EXTENSION

A. We will reimburse you or pay on your behalf reasonable and necessary "crisis response costs" and/or "crisis management loss" arising out of: (1) "bodily injury" or "property damage" for which coverage is provided under this policy, or (2) "imminent injury", but only with respect to a "crisis event" to which this insurance applies. The amount we will reimburse you or pay on your behalf for such "crisis response costs" and/or "crisis management loss" is limited as described in SECTION III - CRISIS RESPONSE LIMITS OF INSURANCE. No self-insured retention or deductible shall apply to this coverage extension endorsement.

B. We will reimburse you or pay on your behalf "crisis response costs" and/or "crisis management loss" arising out of a "crisis event" only if:

1. The "bodily injury" or "property damage" or "imminent injury" takes place in the "coverage territory"; and

2. The "bodily injury" or "property damage" or "imminent injury" commences to occur during the policy period, and

3. Such "crisis response costs" and/or "crisis management loss" did not arise out of any fact, circumstance, pre-existing condition, situation, "bodily injury", "property damage", or "imminent injury" that you, prior to the inception date of this policy, knew, or reasonably should have known, could lead to, cause or result in such "crisis response costs" and/or "crisis management loss", and

4. Such "crisis response costs" and/or "crisis management loss" are incurred within thirty (30) days after the commencement date of the "crisis event". The end of the policy period will not cut short this thirty (30) day period.

SECTION II. - EXCLUSIONS

The exclusions of the policy apply to this endorsement, including, but not limited to, any exclusion which applies to workers compensation or any similar law. However, the following additional exclusions applicable to this endorsement supersede any similar exclusions in the policy.

This coverage extension does not apply to:

Newly acquired or merged entities

"Crisis response costs" or "crisis management loss" resulting from "bodily injury" or "property damage" or "imminent injury" that occurred prior to the date you acquired or merged with any other entity.

Infectious Diseases or Illnesses

"Crisis response costs" or "crisis management loss" arising out of infectious diseases or illnesses caused by any bacterium, virus, or fungus. However, this exclusion does not include, food-borne illnesses or defective vaccines.

SECTION III. - CRISIS RESPONSE LIMITS OF INSURANCE

A. The Schedule above and the rules below establish the most we will reimburse or pay on your behalf for "crisis response costs" and "crisis management loss" regardless of the number of Insureds, "crisis events", or "affected persons".

B. The Crisis Response Aggregate Limit is the most we will reimburse or pay on your behalf for the sum of all "crisis response costs" and "crisis management loss" under this endorsement.

C. Subject to Paragraph **B.** above, the Each Crisis Response Costs Limit is the most we will reimburse or pay on your behalf for all "crisis response costs" arising out of any one "crisis event".

D. Subject to Paragraph **B.** above, the Crisis Management Loss Limit is the most we will reimburse or pay on your behalf for all "crisis management loss" arising out of any one "crisis event".

All "crisis events" or all related or interrelated "crisis events" will be deemed to be one "crisis event".

SECTION IV. - DEFINITIONS

The definitions of the policy apply to this endorsement. However, the following additional definitions applicable to this endorsement supersede any similar definitions in the policy.

You and your refer to the Named Insured and we, us and our refer to the Company providing this insurance. Other words and phrases that appear in quotation marks have special meaning as follows:

A. "Affected persons" means those individuals who suffer direct "bodily injury" or "property damage", or directly experience "imminent injury", including such individuals immediate family members.

B. "Bodily injury" means bodily injury, sickness, or disease sustained by a person, including death resulting from any of these at any time.

C. "Coverage territory" means the United States of America, including its territories and possessions, Puerto Rico and Canada.

If coverage for "crisis response costs" or "crisis management loss" under this endorsement is in violation of any United States of America's economic or trade sanction, including, but not limited to, sanctions administered and enforced by the U.S. Treasury Department' s Office of Foreign

Assets Control ("OFAC") then coverage for such "crisis response costs" or "crisis management loss" shall be null and void.

D. "Crisis event" means:

1. An emergency situation including, but not limited to, a manmade disaster, such as arson, a bombing, the taking of hostages, a mass shooting, terrorism (if covered under the policy only), intentional contamination of food, drink, or pharmaceuticals or the actual or alleged mishandling of a natural disaster, that results in covered "bodily injury", "property damage" or "imminent injury" to any person, and

2. Such emergency situation has been associated with or may reasonably be associated with significant adverse regional or national news media coverage.

E. "Crisis management firm" means a public relations firm or crisis management firm, assigned or approved by us in writing, that is hired by you to perform services of the type covered under "crisis management loss" in connection with a "crisis event".

F. "Crisis management loss" means reasonable and necessary fees and expenses charged by a "crisis management firm" or your employees in providing public relations and media management services for the purpose of maintaining and restoring public confidence in you. These expenses may include printing, advertising, or mailing of materials to manage reputational risk. This does not include the salaries of your employees.

G. "Crisis response costs" means:

1. reasonable and necessary "emergency transport expenses", "emergency psychology expenses", funeral expenses, travel expenses, and temporary living expenses incurred by you to provide relief and/or support to "affected persons", and

2. expenses incurred by you to secure the scene of a "crisis event".

"Crisis response costs" shall not include "defense costs" or "crisis management loss".

H. "Defense costs" means legal fees and expenses incurred by you for legal advice or services sought in anticipation of, or upon actual receipt of, a claim alleging liability and seeking damages for "bodily injury", "property damage" or "imminent injury".

I. "Emergency transport expenses" means reasonable and necessary emergency transport expenses, occurring within 24-hours after a "crisis event", to transport an "affected person" sustaining "bodily injury" in a "crisis event" to a medical treatment facility.

J. "Emergency psychology expenses" means reasonable and necessary expenses for psychology or counseling services provided to "affected persons" and incurred within the first fourteen (14) days after a "crisis event". This does not include the costs or expenses of any medications or hospitalizations. Such psychology or counseling services must be approved by the "crisis management firm".

K. "Imminent injury" means the actual and immediate threat of "bodily injury" or "property damage".

L. "Property damage" means:

1. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or

2. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "crisis event" that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

SECTION V. - CONDITIONS

The general and/or common conditions of the policy apply to this endorsement. However, the following conditions applicable to this endorsement supersede any similar conditions in the policy to the contrary.

A. Insured's Duties in the Event of a "Crisis Event"

1. You must see to it that we are notified by telephone within twenty-four (24) hours of a "crisis event" which may result in "crisis response costs" or "crisis management loss". The call must be made to 877-743-7669. If necessary, we will provide you with an approved "crisis management firm" unless we agree to accept a "crisis management firm" that you have selected.

2. Thereafter you must provide written notice, as soon as practicable. To the extent possible, this written notice should include:

   a. How, when and where the "crisis event" took place;

   b. The names and addresses of any "affected persons" and witnesses; and

   c. The nature and location of any injury or damage arising out of the "crisis event".

3. If reimbursement is sought directly by you, you must submit a claim for reimbursement of "crisis response costs" and "crisis management loss" within ninety (90) days after incurring such "crisis response costs" or "crisis management loss". Such claim(s) must include invoices and/or receipts supporting such "crisis response costs" or "crisis management loss" for each and every expense in excess of fifty (50) dollars.

4. Written notice and claim submission as required in Paragraphs 1. and 2. of this section, respectively, shall be mailed or delivered to:

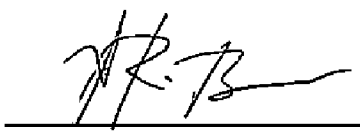
   AIG-Lexington
   c/o ACPC
   P.O. Box 293118
   Nashville, TN 37229-3118

   Claim reporting information can also be found on our website, www.lexingtoninsurance.com

B. Anti-Stacking Provision

If "crisis response costs" and/or "crisis management loss" provided by this coverage extension endorsement are also provided by any other insurance issued to you by us or any of our affiliated companies (whether or not such costs or loss are referred to using these same terms), the maximum limit of insurance under all insurance available shall not exceed the highest applicable limit of insurance available under any one policy or endorsement. This condition does not apply to any other insurance issued by us or any of our affiliated companies specifically intended to apply as excess insurance over this coverage extension endorsement.

All other terms and conditions of the policy remain the same.



Authorized Representative

ENDORSEMENT # 004

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

ADDITIONAL EXCLUSIONS

This endorsement modifies insurance provided under the following:

FOLLOW FORM EXCESS LIABILITY POLICY

Exclusions **D.** through **H.** are added to Section **IV. EXCLUSIONS** as follows:

[This insurance does not apply to:]

D. War

Bodily Injury, **Property Damage**, personal and advertising injury, or any other liability, however caused, arising directly or indirectly out of:

1. War, including undeclared or civil war; or

2. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

3. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

This exclusion does not apply to the use or threaten use of **Terrorism**.

As used in this exclusion, **Terrorism** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm:

1. A government;

2. The civilian population of a country, state or community; or

3. To disrupt the economy of a country, state or community.

So long as the Terrorism Risk Insurance Act of 2002 (the "Act") is in effect, **Terrorism** includes an act of terrorism as defined by Section 102. Definitions of the Act and any revisions or amendments thereto.

E . Fungus/Mold

Bodily Injury, **Property Damage**, or any other liability or other loss, cost or expense, including, but not limited to losses, costs or expenses related to, arising from or associated with clean-up, remediation, containment, removal or abatement, caused directly or indirectly, in whole or in part, by:

1. Any **Fungus(i)**, **Mold(s)**, mildew or yeast, or

2. Any **Spore(s)** or toxins created or produced by or emanating from such **Fungus(i)**, **Mold(s)**, mildew or yeast, or

3. Any substance, vapor, gas, or other emission or organic or inorganic body substance produced by or arising out of any **Fungus(i)**, **Mold(s)**, mildew or yeast, or

4. Any material, product, building component, building or structure, or any concentration of moisture, water or other liquid within such material, product, building component, building or structure, that contains, harbors, nurtures or acts as a medium for any **Fungus(i)**, **Mold(s)**, mildew, yeast or **Spore(s)** or toxins emanating therefrom,

regardless of any other cause, event, material, product and/or building component that contributed concurrently or in any sequence to that **Bodily Injury** or **Property Damage**, liability, loss, cost or expense.

For the purpose of this exclusion, the following definitions are added to the policy:

Fungus(i) includes, but is not limited to, any of the plants or organisms belonging to the major group fungi, lacking chlorophyll, and including molds, rusts, mildews, smuts, and mushrooms.

Mold(s) includes, but is not limited to, any superficial growth produced on damp or decaying organic matter of on living organisms, and fungi that produce molds.

Spore(s) means any dormant or reproductive body produced by or arising or emanating out of any **Fungus(i)**, **Mold(s)**, mildew, plants, organisms or microorganisms.

F. Securities and Financial Interest

Any liability arising out of:

1. Any violation of any securities law or similar law or any regulation promulgated thereunder;

2. The purchase, sale, offer of sale or solicitation of any security, debt, insurance policy, bank deposit or financial interest or instrument;

3. Any representation made at any time in relation to the price or value of any security, debt, insurance policy, bank deposit or financial interest or instrument; or

4. Any depreciation or decline in price or value of any security, debt, insurance policy, bank deposit or financial interest or instrument.

G. Silica

1. **Bodily Injury**, sickness, disease, occupational disease, disability, shock, death, mental anguish or mental injury, and/or any other type of injury, loss, cost, damage, or expense sustained by any person for the real or alleged emergence, contraction, aggravation or exacerbation of any form of silicosis or any other disease of the human body caused by, arising out of, or resulting from the manufacture, mining, use, sale, removal, or distribution by any person or organization of silica, silica products, silica fibers or silica dust, or the exposure to silica, silica products, silica fibers or silica dust; or

2. Any obligation of the insured to defend and/or indemnify any party because of damages arising out of such **Bodily Injury**, sickness, disease, occupational disease, disability, shock, death, mental anguish or mental injury, at any time caused by, arising out of, or resulting from the manufacture of, mining of, use of, sale of, removal of, distribution of, or exposure to silica, silica products, silica fibers or silica dust.

H. Violation Of Statutes In Connection With Sending, Transmitting Or Communicating Any Material Or Information

Any **Claim** or suit alleging or asserting that any act or omission violates any statute, ordinance or regulation of any federal, state or local government, including any amendment of or addition to such laws, that includes, addresses or applies to the sending, transmitting or communicating of any material or information, by any means whatsoever.

All other terms and conditions of the policy remain the same.



Authorized Representative OR
Countersignature (In states where applicable)

ENDORSEMENT # 005

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

CROSS SUITS ENDORSEMENT

The coverage afforded by this policy does not apply to any claim or "suit" or cross "suit" alleged, initiated, brought or caused to be brought by a Named Insured or Additional Named Insured covered by this policy against any other Named Insured or Additional Named Insured covered by this policy.

All other terms and conditions remain unchanged.

Authorized Representative OR
Countersignature (In states where applicable)

ENDORSEMENT # 006

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

NO FAULT, UNINSURED MOTORISTS, PERSONAL INJURY PROTECTION EXCLUSION

It is agreed that the coverage afforded by this policy, shall not apply with respect to any liability arising out of any Claims brought under "No Fault", Uninsured/Underinsured Motorists, or Personal Injury Protection Laws or Statutes or similar legislation.

Authorized Representative OR
Countersignature (In states where applicable)

ENDORSEMENT # 007

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

REAL AND PERSONAL PROPERTY CCC EXCLUSION

It is agreed that this policy shall not apply to any liability to "Property Damage" to property

1) owned or occupied by or rented to the "Insured",

2) used by the "Insured", or

3) in the care, custody or control of the "Insured" or as to which the "Insured" is for any purpose exercising physical control.

Authorized Representative OR
Countersignature (In states where applicable)

ENDORSEMENT # 008

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

NAMED INSURED AMENDMENT

In consideration of the premium charged, it is understood and agreed that Item 1 of the Policy Declarations -- Named Insured -- is amended to read as follows:

Churches and affiliated entities and organizations of The United Church of Christ, The Christian Church (Disciples of Christ), and The Presbyterian Church (USA) and the Alliance of Baptists that participate in the program of the United Church Insurance Association, as listed on the individual memorandums of insurance.

Authorized Representative OR
Countersignature (In states where applicable)

ENDORSEMENT # 009

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

INDIANA AMENDATORY ENDORSEMENT
(Definition of Pollutants)

When a claim or **Suit** is brought against an **Insured** in the state of Indiana and/or Indiana law applies, this policy is amended as follows:

The definition of **Pollutants** in this policy or in any endorsement to this policy is deleted in its entirety and replaced with the following:

> **Pollutants** means any solid, liquid, gaseous, bacterial, fungal, electromagnetic, thermal or other substance that can be toxic or hazardous, cause irritation to animals or persons and/or cause contamination to property and the environment including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Specific examples identified as pollutants include, but are not limited to, diesel, kerosene, and other fuel oils, gasoline, butane, propane, natural gas, and other fuels, brake fluid, transmission fluid, and other hydraulic fluids, ethylene glycol, methyltertbutylether (MTBE), methanol, ethanol, isopropyl alcohol, and propylene glycol, and other fuel and antifreeze additives, grease, tar, petroleum distillates, and other petroleum products and petroleum hydrocarbons, carbon monoxide, and other exhaust gases, stoddard solvent, mineral spirits, and other solvents, chromium compounds, emulsions/emulsifiers, naphtha tetrachloroethylene (PCE), perchloroethylene (PERC), trichloroethylene (TCE), methylene chloroform, and other dry cleaning chemicals, methyl isobytyl ketone, methyl ethal ketone, n-butyl acetate, 2-butoxyethanol, hexylene glycol, peroxides, freon, polychlorinated biphenyl (PCB), CFC113, chlorofluorocarbons, chlorinated hydrocarbons, adhesives, pesticides, insecticides, barium, 1,2-Dichloroethylene, ethylene dichloride, dichloromethane, methylene chloride, ethylbenzene, lead, Mercury, Selenium, sulfate, xylene, silica, sewage, and industrial waste materials, and all substances, constituents, derivatives or degradative byproducts, or additives specifically listed, identified, or described by one or more of the following references:
>
> i. Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) Priority List Hazardous Substances (1997 and all subsequent editions);
>
> ii. Agency for Toxic Substances And Disease Registry ToxFAQs™;
>
> iii. Clean Air Act's List of 188 Air Toxics And Diesel Particulate Matter;
>
> iv. U.S. Environmental Protection Agency EMCI Chemical References Complete Index;
>
> v. U.S. Environmental Protection Agency Persistent, Bioaccumulative, and Toxic Chemicals List;

vi. Indiana Department of Environmental Management, Remediation Closure Guide, March 22, 2012 edition, Table A-6 Screening Level Summary Table - 2012; and

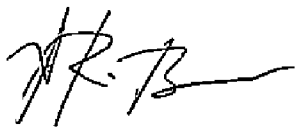
vii. Indiana Department of Environmental Management, Risk Integrated System of Closure Technical Guide, Default Closure Tables, January 31, 2006 Appendix 1 (Revised May 1, 2009)

Substances identified as examples above or by the referenced lists also include materials or substances to be discarded, recycled, reconditioned or reclaimed.

This definition of **Pollutants** applies whether or not such solid, liquid, gaseous, bacterial, fungal, electromagnetic or thermal irritant or contaminant or substance is your product or products used by you or for you, and/or is an integral part of or incidental to your business, operations, premises, site or locations or has any function in your business, operations, premises, site or locations.

For the purpose of this endorsement, **Suit**, **Insured** and **Pollutants** shall have the applicable meaning, in accordance with the terms of this policy, whether or not such term is in quotation marks or bolded.

All other terms, definitions, conditions, and exclusions of this policy remain unchanged.



Authorized Representative

ENDORSEMENT # 010

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

PROFESSIONAL LIABILITY EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

FOLLOW FORM EXCESS LIABILITY POLICY

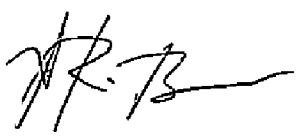
This insurance does not apply to any loss, cost, damage, expense, injury, **Claim** or suit, caused by, arising out of, or resulting directly or indirectly, in whole or in part from:

1. the rendering of or the failure to render **Professional Services**, or
2. any act, error or omission, malpractice or mistake in the rendering of or the failure to render **Professional Services**,

by or on behalf of the **Insured**.

As used herein, **Professional Services** means any services provided by or on behalf of the **Insured** that are learned professions requiring licensing through a professional board or similar professional organization.

All other terms and conditions of the policy remain the same.



Authorized Representative

ENDORSEMENT # 011

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

EMPLOYMENT RELATED PRACTICES EXCLUSION

This endorsement modifies insurance provided under the following:

FOLLOW FORM EXCESS LIABILITY POLICY

The following exclusion is added to Section **IV. EXCLUSIONS**:

[This insurance does not apply to:]

Employment Related Practices

Any **Claim** or suit alleging or asserting in any respect loss, injury, or damage (including consequential bodily injury) in connection with **Wrongful Termination**, and/or **Discrimination**, and/or **Sexual Harassment**.

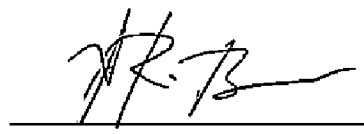
The following definitions apply to this exclusion:

Wrongful Termination means termination of an employment relationship in a manner which is against the law and wrongful, or in breach of an implied agreement to continue employment.

Discrimination means termination of an employment relationship or a demotion, or a failure or refusal to hire or promote an individual because of race, color, religion, age, sex, disability, pregnancy, natural origin, sexual orientation or other protected category or characteristic established pursuant to any applicable federal, state, or local law, regulation, or ordinance.

Sexual Harassment means unwelcome sexual advances and/or requests for sexual favors and/or other verbal or physical conduct of a sexual nature that (1) are made a condition of employment and/or (2) are used as a basis for employment decisions and/or (3) create a work environment that interferes with performance.

All other terms and conditions of the policy remain the same.



Authorized Representative OR
Countersignature (In states where applicable)

ENDORSEMENT # 012

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

LEAD EXCLUSION

This endorsement modifies insurance provided under the following:

FOLLOW FORM EXCESS LIABILITY POLICY

The following exclusion is added to Section **IV. EXCLUSIONS**:

[This insurance does not apply to:]

Lead

1. **Bodily Injury**, **Property Damage**, personal and advertising injury or other liability for past, present or future claims arising in whole or in part, either directly or indirectly, out of the manufacture, distribution, sale, resale, rebranding, installation, repair, removal, encapsulation, abatement, replacement or handling of, exposure to, ingestion of or testing for, lead whether or not the lead is or was at any time airborne as a particle, contained in a product, carried on clothing, inhaled, transmitted in any fashion or found in any form whatsoever;
2. The costs of clean up or removal of lead or products and materials containing lead;
3. The costs of such actions as may be necessary to monitor, assess and evaluate the release or threat of same, or lead or products and material containing lead;
4. The cost of disposal of lead substances or the taking of such other action as may be necessary to temporarily or permanently prevent, minimize or mitigate damage to the public health or welfare or to the environment, which may otherwise result; or
5. The cost of compliance with any law or regulation regarding lead.

All other terms and conditions of the policy remain the same.



Authorized Representative OR
Countersignature (In states where applicable)

ENDORSEMENT # 013

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

TERRORISM PREMIUM CHARGE ENDORSEMENT

The "Terrorism" charge is $ON FILE , and is included in the Policy Premium shown on the Declarations Page of this policy.

DEFINITION - The following definition of terrorism shall apply:

"Terrorism" means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm:

(1) A government;
(2) The civilian population of a country, state or community; or
(3) To disrupt the economy of a country, state or community.

So long as the Terrorism Risk Insurance Act of 2002 (the "Act") is in effect, "Terrorism" includes a certified act of terrorism defined by Section 102. Definitions, of the Act and any revisions or amendments thereto.

All other terms and conditions of the policy are the same.

Authorized Representative OR
Countersignature (In states where applicable)

SCHEDULE OF RETAINED AMOUNTS

SCHEDULED COVERAGES	RETAINED AMOUNT	DEFENSE EXPENSES
Automobile Liability	$1,000,000 Each **Occurrence**	☐ Within and Reduce **Retained Amount** ☒ In Addition to **Retained Amount** Applies to all Scheduled Coverages. If neither box is marked, then **Defense Expenses** are in addition to the **Retained Amount**. However, if Auto Liability is provided, **Defense Expenses** are in addition to the **Retained Amount**.

The following provisions apply to the above Schedule of Retained Amounts:

A. Retained Amount

1. Our duty to defend and indemnify only applies in excess of the **Retained Amount** shown in the above Schedule of Retained Amounts, but only with respect to the Scheduled Coverage(s).

2. These **Retained Amounts** apply whether or not the **Insured** maintains any insurance within the **Retained Amounts**. The **Insured** expressly retains the risk of any uncollectibility any such insurance.

3. Upon exhaustion of the **Retained Amount** by actual payments of the full amount of damages (and/or **defense expenses**, if applicable) to which this insurance applies, we will, subject to the terms and conditions of this policy and the applicable Limit of Insurance shown on the Declarations, pay excess of the **Retained Amount**.

4. The **Retained Amount** shall only be exhausted by the actual payments of claims or **suits** that would be covered under this policy.

B. Defense Expenses Column

1. Regardless of the Scheduled Coverage, except with respect to Auto Liability (if provided), if the Within and Reduce **Retained Amount** box is marked in the Defense Expenses Column, then the **Retained Amount** shall be reduced by damages and/or **defense expenses** to which this insurance applies.

2. Regardless of the Scheduled Coverage, if the In Addition to **Retained Amount** box is marked in the Defense Expenses Column, then the **Retained Amount** shall be reduced by damages only to which this insurance applies. The **Insured** shall pay all **defense expenses** incurred until such time as the **Retained Amount** is exhausted by the payment of damages.



Authorized Representative

ENDORSEMENT # 015

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION ENDORSEMENT

This endorsement modifies insurance provided by the policy:

The following exclusion is added:

This insurance does not apply to:

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

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

If the policy to which this endorsement is attached uses boldface terms for defined terms, then the quotation marks above shall be treated as if such terms were contained within boldface terms.

All other terms and conditions of the policy remain the same.



Authorized Representative

ENDORSEMENT # 016

This endorsement, effective 12:01 AM 01/01/2018

Forms a part of policy no.: 025267295

Issued to: UNITED CHURCH INSURANCE ASSOCIATION

By: LEXINGTON INSURANCE COMPANY

VIOLATION OF COMMUNICATION OR INFORMATION LAW EXCLUSION AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided by the policy:

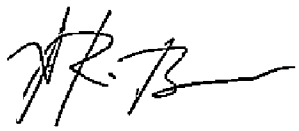
The following exclusion is added to the policy, and supersedes any similar exclusion included in the policy or by endorsement:

Violation Of Statutes In Connection With Sending, Transmitting Or Communicating Any Material Or Information

This insurance does not apply to any loss, injury, damage, claim, "suit", cost or expense arising out of or resulting from, caused directly or indirectly, in whole or in part by, any act that violates any statute, ordinance or regulation of any federal, state or local government, including any amendment of or addition to such laws, which addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information, by any means whatsoever.

If the policy to which this endorsement is attached uses boldface terms for defined terms, then the quotation marks above shall be treated as if such terms were contained within boldface terms.

All other terms and conditions of the policy remain the same.



Authorized Representative