Commercial Property

Policy Forms and Endorsements

IT IS WOLTERS KLUWER POLICY TO LIMIT THE SALE OF BUREAU FORMS TO THE MEMBERS AND SUBSCRIBERS OF THOSE RESPECTIVE BUREAUS. PURCHASE AND USE OF BUREAU FORMS BY ENTITIES THAT ARE NOT MEMBERS OR SUBSCRIBERS TO THAT RESPECTIVE BUREAU COULD BE A VIOLATION OF THEIR COPYRIGHT.

ALPHABETICAL INDEX

Forms are listed alphabetically by form title.

Users are cautioned that because of occasional long delays in adoption of new or revised programs in some areas, they must be guided in the use of all forms and endorsements by their Manual and State requirements.
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(New)Denotes change.

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WOLTERS KLUWER

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ILLINOIS COMMERCIAL PROPERTY

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<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>IL0035</td>
<td>01/07</td>
<td>IL00350107</td>
<td>CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)</td>
<td>AL, AR, AZ, CA, CO, CT, DC, DE, GA, GU, HI, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>IL0056</td>
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<td>IL0996</td>
<td>01/07</td>
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<td>CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002)</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, GU, HI, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>IL00360107</td>
<td>CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002)</td>
<td>AK</td>
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<tr>
<td>UNIFORM NUMBER</td>
<td>EDITION DATE</td>
<td>BUREAU NUMBER</td>
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<td>STATE</td>
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<td>IL0057</td>
<td>01/07</td>
<td>IL00570107</td>
<td>FEDERAL TERRORISM RISK INSURANCE ACT) CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT) COVERAGE FOR CERTAIN FIRE LOSSES</td>
<td>ID</td>
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<td>IL0058</td>
<td>01/07</td>
<td>IL00580107</td>
<td>CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM - SUB-LIMIT ON ANNUAL AGGREGATE BASIS (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT)</td>
<td>ID</td>
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<td>CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM - SUB-LIMIT ON ANNUAL AGGREGATE BASIS (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE OF 2002)</td>
<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OK , OR , PA , PR , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY</td>
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<td>CONDOMINIUM ADDITIONAL PROVISIONS</td>
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<tr>
<td>CF334 C</td>
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<td>CONDOMINIUM ASSOCIATION COVERAGE (CONDOMINIUM LAW PROVISIONS)</td>
<td>MN</td>
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<td>CP0199</td>
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<td>CP01991012</td>
<td>CONDOMINIUM ASSOCIATION COVERAGE CONDOMINIUM LAW PROVISIONS</td>
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<td>LA</td>
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<td>CONDOMINIUM ASSOCIATION COVERAGE FORM</td>
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<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , GU , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OK , OR , PA , PR , RI , SC , SD , TN , TX , UT , VA , VI , VT , WA , WI , WV , WY</td>
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<td>CF508</td>
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<td>CP04180695</td>
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<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , GU , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OK , OR , PA , PR , RI , SC , SD , TN , TX , UT , VA , VI , VT , WA , WI , WV , WY</td>
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<td>CP1798</td>
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<td>CP17981000</td>
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<td>CP17981012</td>
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<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , GU , IA , ID , IL , IN , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , OH , OK , OR , PA , PR , RI , SC , SD , TN , TX , UT , VA , VI , WI , WV , WY</td>
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<td>06/07</td>
<td>CP00180607</td>
<td>CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM</td>
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<td>CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM</td>
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<td>CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>CONDOMINIUM COMMERCIAL UNIT-OWNERS OPTIONAL COVERAGE</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>CONDOMINIUM COMMERCIAL UNIT-OWNERS OPTIONAL COVERAGE</td>
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<td>CONDOMINIUM COMMERCIAL UNIT-OWNERS OPTIONAL COVERAGE</td>
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<td>CONDOMINIUM COMMERCIAL UNIT-OWNERS OPTIONAL COVERAGES – RHODE ISLAND</td>
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<td>10/12</td>
<td>CP04201012</td>
<td>CONDOMINIUM COMMERCIAL UNIT-OWNERS OPTIONAL COVERAGES – RHODE ISLAND</td>
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<td>CP00170607</td>
<td>CONDOMINIUM ASSOCIATION COVERAGE FORM</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, GU, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, GU, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>CONNECTICUT - VACANCY CHANGES</td>
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<td>CONNECTICUT ACTUAL CASH VALUE FOR ROOF SURFACING</td>
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<td>CP01800312</td>
<td>CONNECTICUT CHANGES</td>
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<td>CP01390119</td>
<td>CONNECTICUT CHANGES - CONDOMINIUM ASSOCIATION COVERAGE - CONDOMINIUM LAW PROVISIONS</td>
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<td>CONNECTICUT CHANGES—CONDOMINIUM ASSOCIATION COVERAGE—CONDOMINIUM LAW PROVISIONS</td>
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<td>02/23</td>
<td>CP04450223</td>
<td>CONNECTICUT SPOILAGE COVERAGE</td>
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<td>CP0416</td>
<td>02/23</td>
<td>CP04160223</td>
<td>CONNECTICUT UTILITY SERVICES - DIRECT DAMAGE</td>
<td>CT</td>
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| CP9920         | 06/07        | CP99200607    | CONTRIBUTING INSURANCE | AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL,
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<td>CP99201090</td>
<td>CONTRIBUTING INSURANCE</td>
<td>IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY, PR</td>
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<tr>
<td>CP1075</td>
<td>12/20</td>
<td>CP10751220</td>
<td>CYBER INCIDENT EXCLUSION</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DE, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY, NY</td>
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<td>CP1077</td>
<td>12/20</td>
<td>CP10771220</td>
<td>CYBER INCIDENT EXCLUSION - NEW YORK</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DE, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY, NY</td>
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<td>CP1076</td>
<td>12/20</td>
<td>CP10761220</td>
<td>CYBER INCIDENT EXCLUSION WITH ENSUING CAUSE(S) OF LOSS EXCEPTIONS</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DE, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY, NY</td>
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<td>CF354</td>
<td>07/88</td>
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<td>DEBRIS REMOVAL ADDITIONAL LIMIT OF INSURANCE</td>
<td>AL, AR, AZ, CA, CO, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY, PR</td>
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<td>10/00</td>
<td>CP04151000</td>
<td>DEBRIS REMOVAL ADDITIONAL INSURANCE</td>
<td>AL, AR, AZ, CA, CO, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY, NY, PR</td>
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<td>10/12</td>
<td>CP04151012</td>
<td>DEBRIS REMOVAL ADDITIONAL INSURANCE</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DE, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY, NY</td>
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<td>CF529</td>
<td>06/95</td>
<td>CP04150695</td>
<td>DEBRIS REMOVAL ADDITIONAL LIMIT OF INSURANCE</td>
<td>AL, AR, AZ, CA, CO, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY, LA, VA</td>
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<td>DEBRIS REMOVAL ADDITIONAL LIMIT OF INSURANCE</td>
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<td>04/18</td>
<td>CP03290418</td>
<td>DEDUCTIBLES BY LOCATION</td>
<td>AL, AR, AZ, CA, CO, CT, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY, NY, LA, VA</td>
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<td>04/12</td>
<td>IL02370412</td>
<td>DELAWARE CHANGES - TERMINATION PROVISIONS</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY, DE</td>
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<td>10/12</td>
<td>CP10381012</td>
<td>DISCHARGE FROM SEWER, DRAIN OR SUMP (NOT FLOOD-RELATED)</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY, NY, DE</td>
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<td>STATE</td>
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<td>IL0999</td>
<td>12/20</td>
<td>IL09991220</td>
<td>DISCLOSURE OF PREMIUM AND ESTIMATED PREMIUM FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<tr>
<td>IL0998</td>
<td>12/20</td>
<td>IL09981220</td>
<td>DISCLOSURE OF PREMIUM THROUGH END OF YEAR FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>IL0985</td>
<td>12/20</td>
<td>IL09851220</td>
<td>DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>DISCRETIONARY PAYROLL EXPENSE</td>
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<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>01/15</td>
<td>CP04230115</td>
<td>DISTRICT OF COLUMBIA CONDOMINIUM COMMERCIAL UNIT-OWNERS OPTIONAL COVERAGES</td>
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<td>CP1029</td>
<td>02/19</td>
<td>CP10290219</td>
<td>EARTHQUAKE AND VOLCANIC ERUPTION COVERAGE (SUB-LIMIT FORM WITH FLAT-DOLLAR DEDUCTIBLE)</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, GU, HI, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, UT, VA, VI, VT, WI, WV, WY</td>
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<td>CP1028</td>
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<td>CP10280219</td>
<td>EARTHQUAKE AND VOLCANIC ERUPTION COVERAGE WITH FLAT-DOLLAR DEDUCTIBLE</td>
<td>AK, AL, AR, AZ, CO, CT, DC, DE, GA, GU, HI, IA, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, PR, RI, SC, SD, TN, UT, VA, VI, VT, WI, WV, WY</td>
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<td>CP1040</td>
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<td>CP10400219</td>
<td>EARTHQUAKE AND VOLCANIC ERUPTION ENDORSEMENT</td>
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(New) Denotes change.
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<td>EARTHQUAKE INSURANCE AVAILABILITY NOTICE</td>
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<td>IL00220587</td>
<td>EFFECTIVE TIME CHANGES-REPLACEMENT OF 12 NOON</td>
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<td>EQUIPMENT BREAKDOWN CAUSE OF LOSS</td>
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<td>EXCLUSION OF ACTS OF BIOLOGICAL OR CHEMICAL TERRORISM; CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM; COVERAGE FOR CERTAIN FIRE LOSSES</td>
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<td>CP01400706</td>
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<td>FIRE DISTRICT ASSIGNMENT/SUPPLEMENT TO PROPERTY INSURANCE APPLICATION</td>
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<td>CP0154</td>
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<td>INCREASED COST OF LOSS AND RELATED EXPENSES FOR GREEN UPGRADES</td>
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<td>INDIANA ACTUAL CASH VALUE FOR ROOF SURFACING</td>
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LEASEHOLD INTEREST FACTORS FOR 6.0%

LEASEHOLD INTEREST FACTORS FOR 7.0%

LEASEHOLD INTEREST FACTORS FOR 8.0%

LEASEHOLD INTEREST FACTORS FOR 9.0%

LEGAL LIABILITY COVERAGE FORM

LEGAL LIABILITY COVERAGE FORM

LEGAL LIABILITY COVERAGE SCHEDULE

LENDER'S LOSS PAYABLE

LENDERS LOSS PAYABLE

LIMITATION OF COVERAGE FOR CERTIFIED ACTS OF TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS)
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<td>CPP002</td>
<td>05/05</td>
<td>CPP0020505</td>
<td>NOTICE TO POLICYHOLDERS - FLORIDA CALENDAR YEAR WINDSTORM OR HAIL DEDUCTIBLE ENDORSEMENT</td>
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<td>CF137</td>
<td>04/98</td>
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<td>NOTICE TO POLICYHOLDERS (APPLICABLE TO COMMERCIAL FIRE POLICIES)</td>
<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY</td>
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<td>GU617</td>
<td>05/04</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS &quot;OTHER ACTS&quot; (SO-CALLED DOMESTIC) EXCLUSION (IL0954, IL0959, IL0964, IL0969 OR IL 0974)</td>
<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY</td>
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<tr>
<td>GU618</td>
<td>05/04</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS &quot;OTHER ACTS&quot; EXCLUSION LIMITED TO NUCLEAR-BIOLOGICAL-CHEMICAL (NBC) EVENTS (IL0955, IL0960, IL0965, IL0970 OR IL0975)</td>
<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY</td>
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<tr>
<td>GU616</td>
<td>05/04</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS CERTIFIED ACTS EXCLUSION (IL0953, IL0958, IL0968 OR IL0973)</td>
<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY</td>
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<td>GU620</td>
<td>05/04</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS CERTIFIED ACTS EXCLUSION AND EXCLUSION OF NBC DOMESTIC ACTS (IL0957, IL0962, IL0967, IL0972 OR IL0977)</td>
<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY</td>
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<td>GU621</td>
<td>05/04</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS</td>
<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY</td>
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<td>EXCLUSION OF NBC CERTIFIED ACTS (IL0986)</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS EXCLUSION OF NBC CERTIFIED ACTS AND NBC OTHER ACTS (IL0991)</td>
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<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS EXCLUSIONS OF CERTIFIED ACTS AND OTHER ACTS (IL0956, IL0961, IL0966, IL0971 OR IL0976)</td>
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<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>05/04</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS NO TERRORISM EXCLUSION AND NO CAP ON CERTIFIED LOSSES</td>
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<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>05/04</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS NO TERRORISM EXCLUSION BUT CAPS CERTIFIED LOSSES IN ACCORDANCE WITH FEDERAL ACT (IL0952)</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) PLACES A SUB-LIMIT ON CERTIFIED ACTS (IL0987)</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0995 CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) PLACES A SUB-LIMIT ON CERTIFIED ACTS AND OTHER ACTS (IL0992)</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0996 CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS &quot;OTHER ACTS&quot; EXCLUSION (IL0954, IL0959, IL0964, IL0969 OR IL0974)</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0996 CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS &quot;OTHER ACTS&quot; EXCLUSION LIMITED TO NUCLEAR-BIOLOGICAL-CHEMICAL (NBC) EVENTS (IL0955, IL0960, IL0965, IL0970, OR IL0975)</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0996 CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS CERTIFIED ACTS EXCLUSION AND EXCLUSION OF NBC DOMESTIC ACTS (IL0957, IL0962, IL0967, IL0972, OR IL0977)</td>
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<td>GU630</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0996 CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS EXCLUSION OF CERTIFIED ACTS AND OTHER ACTS (IL0956, IL0961, IL0966, IL0971, OR IL0976)</td>
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<td>GU632</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0996 CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS CERTIFIED ACTS EXCLUSION (IL0953, IL0958, IL0963, IL0964, IL0969, OR IL0974)</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0996 CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS EXCLUSION OF NBC CERTIFIED ACTS AND NBC OTHER ACTS (IL0991)</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0996 CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS NO TERRORISM EXCLUSION BUT CAPS CERTIFIED LOSSES IN ACCORDANCE WITH FEDERAL ACT (IL0952)</td>
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<td>GU626</td>
<td>05/04</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0996 CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) PLACES A SUB-LIMIT ON CERTIFIED ACTS AND OTHER ACTS (IL0992)</td>
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<td>NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0996 CONDITIONAL EXCLUSION OF TERRORISM INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) PLACES A SUB-LIMIT ON CERTIFIED ACTS (IL0987)</td>
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GU639 05/04
NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0997 CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS) (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS "OTHER ACTS" (SO-CALLED DOMESTIC EXCLUSION) (IL0954, IL0959, IL0969 OR IL0974)

GU638 05/04
NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0997 CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS) (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS CERTIFIED ACTS EXCLUSION (IL0953, IL0963, IL0968, OR IL0973)

GU641 05/04
NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0997 CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS) (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS EXCLUSIONS OF CERTIFIED ACTS AND OTHER ACTS (IL0956, IL0961, IL0966, IL0971, OR IL0976)

GU642 05/04
NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0997 CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS) (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS EXCLUSIONS OF CERTIFIED ACTS EXCLUSION AND EXCLUSION OF NBC DOMESTIC ACTS (IL0957, IL0962, IL0967, IL0972, OR IL0977)

GU644 05/04
NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0997 CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS) (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS EXCLUSIONS OF "OTHER ACTS" (SO-CALLED DOMESTIC EXCLUSION) (IL0954, IL0959, IL0969 OR IL0974)
NBC CERTIFIED ACTS AND NBC OTHER ACTS (IL0991)

GU636  05/04
NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0997 CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS) (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS NO TERRORISM EXCLUSION AND NO CAP ON CERTIFIED LOSSES
AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY

GU637  05/04
NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0997 CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS) (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) CONTAINS NO TERRORISM EXCLUSION BUT CAPS LOSSES IN ACCORDANCE WITH FEDERAL ACT (IL0952)
AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY

GU645  05/04
NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0997 CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS) (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) PLACES A SUB-LIMIT ON CERTIFIED ACTS (IL0987)
AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY

GU646  05/04
NOTICE TO POLICYHOLDERS POTENTIAL RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL0997 CONDITIONAL LIMITATION OF COVERAGE FOR TERRORISM (SUB-LIMIT ON ANNUAL AGGREGATE BASIS) (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002) PLACES A SUB-LIMIT ON CERTIFIED ACTS AND OTHER ACTS (IL0992)
AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY

GU581  11/02
NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 54, IL 09 59, IL 09 64, IL 09 69, IL 09 74
AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY

GU583  11/02
NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 54, IL 09 59, IL 09 64, IL 09 69, IL 09 74
AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , RI , SC , SD , TN , TX , UT , VA , VT , WA , WI , WV , WY

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<td>NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 54, IL 09 59, IL 09 64, IL 09 69, IL 09 74</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 54, IL 09 59, IL 09 64, IL 09 69, IL 09 74</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 54, IL 09 59, IL 09 64, IL 09 69, IL 09 74</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>GU582</td>
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<td>NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 54, IL 09 59, IL 09 64, IL 09 69, IL 09 74</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 55, IL 09 60, IL 09 70, IL 09 75</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<tr>
<td>GU577</td>
<td>11/02</td>
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<td>NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 55, IL 09 60, IL 09 70, IL 09 75</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>GU579</td>
<td>11/02</td>
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<td>NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 55, IL 09 60, IL 09 70, IL 09 75</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>GU580</td>
<td>11/02</td>
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<td>NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 55, IL 09 60, IL 09 70, IL 09 75</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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<td>GU576</td>
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<td>NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 55, IL 09 60, IL 09 70, IL 09 75</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
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(New) Denotes change.
Commercial Property

GU575 11/02 NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 55, IL 09 60, IL 09 75

GU591 11/02 NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 56, IL 09 61, IL 09 66, IL 09 71, IL 09 76

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

GU592 11/02 NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 56, IL 09 61, IL 09 66, IL 09 71, IL 09 76

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

GU587 11/02 NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 56, IL 09 61, IL 09 66, IL 09 71, IL 09 76

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

GU588 11/02 NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 56, IL 09 61, IL 09 66, IL 09 71, IL 09 76

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

GU589 11/02 NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 56, IL 09 61, IL 09 66, IL 09 71, IL 09 76

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

GU597 11/02 NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM COVERAGE FOR USE WITH IL 09 57, IL 09 62, IL 09 67, IL 09 72, IL 09 77

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY

GU598 11/02 NOTICE TO POLICYHOLDERS RESTRICTIONS OF TERRORISM

AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME,
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<td>AK, AL, AR, AZ, CA, CO, CT</td>
<td>NOTICE TO POLICYHOLDERS—COMMERCIAL FIRE AND ALLIED LINES NOTICE TO POLICYHOLDERS—COMMERCIAL PROPERTY COVERAGE PART REVISION ADDRESSING ELECTRONIC DATA AND MOLD</td>
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<td>AK, AL, AR, AZ, CA, CO, CT</td>
<td>NOTICE TO POLICYHOLDERS—RESTRICTIONS OF COVERAGE</td>
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<td>AK, AL, AR, AZ, CA, CO, CT</td>
<td>NOTICE: ADDITIONAL COVERAGE AVAILABLE (TO COMPLY WITH SECTION 38.2-2124 OF VIRGINIA CODE)</td>
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<tr>
<td>AK, AL, AR, AZ, CA, CO, CT</td>
<td>OFF-PREMISES INTERRUPTION OF BUSINESS - VEHICLES AND MOBILE EQUIPMENT</td>
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<td>MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</td>
<td>COVERAGE FOR USE WITH IL 09 57, IL 09 62, IL 09 67, IL 09 72, IL 09 77</td>
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<td>AK, AL, AR, AZ, CA, CO, CT</td>
<td>NOTICE TO POLICYHOLDERS—COMMERCIAL FIRE AND ALLIED LINES NOTICE TO POLICYHOLDERS—COMMERCIAL PROPERTY COVERAGE PART REVISION ADDRESSING ELECTRONIC DATA AND MOLD</td>
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<tr>
<td>AK, AL, AR, AZ, CA, CO, CT</td>
<td>NOTICE TO POLICYHOLDERS—COMMERCIAL PROPERTY COVERAGE PART REVISION ADDRESSING ELECTRONIC DATA AND MOLD</td>
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<td>AK, AL, AR, AZ, CA, CO, CT</td>
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<td>AK, AL, AR, AZ, CA, CO, CT</td>
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<td>NOTICE TO POLICYHOLDERS—COMMERCIAL PROPERTY COVERAGE PART REVISION ADDRESSING ELECTRONIC DATA AND MOLD</td>
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<td>CF357</td>
<td>07/88</td>
<td>CP04190788</td>
<td>OFF-PREMISES OVERHEAD TRANSMISSION LINES</td>
<td>PR, OR, PA, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>CF454</td>
<td>10/91</td>
<td>CP04171091</td>
<td>OFF-PREMISES SERVICES DIRECT DAMAGE</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>07/88</td>
<td>CP15450788</td>
<td>OFF-PREMISES SERVICES-TIME ELEMENT</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>10/91</td>
<td>CP15451091</td>
<td>OFF-PREMISES SERVICES-TIME ELEMENT</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<tr>
<td>CF355</td>
<td>07/88</td>
<td>CP04170788</td>
<td>OFF-PRESISES POWER FAILURE - DIRECT DAMAGE</td>
<td>PR, OR, PA, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>CP0123</td>
<td>04/08</td>
<td>CP01230408</td>
<td>OKLAHOMA CHANGES - APPRAISAL</td>
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<td>IL0174</td>
<td>07/05</td>
<td>IL01740705</td>
<td>OKLAHOMA CHANGES - MINE SUBSIDENCE - COMMERCIAL AND RESIDENTIAL BUILDINGS</td>
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<td>IL0936</td>
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<td>ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY</td>
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<td>09/17</td>
<td>CP15310917</td>
<td>ORDINANCE OR LAW - INCREASED PERIOD OF RESTORATION</td>
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<td>CP04260917</td>
<td>ORDINANCE OR LAW COVERAGE FOR TENANT'S INTEREST IN IMPROVEMENTS AND BETTERMENTS (TENANT'S POLICY)</td>
<td>AK, AL, AR, AZ, CO, CT, DC, DE, GA, GU, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VI, VT, WA, WI, WV, WY</td>
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<td>CP0427</td>
<td>09/17</td>
<td>CP04270917</td>
<td>ORDINANCE OR LAW COVERAGE FOR TENANT'S INTEREST IN IMPROVEMENTS AND BETTERMENTS (TENANT'S POLICY) - VIRGINIA (BROAD FORM)</td>
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<td>CP15310695(HI)</td>
<td>ORDINANCE OR LAW—INCREASED PERIOD OF RESTORATION</td>
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<td>06/07</td>
<td>CP15100607</td>
<td>ORDINARY PAYROLL LIMITATION</td>
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| CP1510         | 10/12       | CP15101012    | ORDINARY PAYROLL LIMITATION | AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, GU, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN,
### Commercial Property

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<td>10/17</td>
<td>CP99011017</td>
<td>OREGON - MARIJUANA EXCLUSION</td>
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<td>12/22</td>
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<td>OREGON CHANGES</td>
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<td>10/00</td>
<td>CP14301000</td>
<td>OUTDOOR TREES, SHRUBS AND PLANTS</td>
<td>FL, HI, ID, MS</td>
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<td>OUTDOOR TREES, SHRUBS AND PLANTS</td>
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<td>OUTSIDE SIGNS</td>
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<td>PEAK SEASON LIMIT OF INSURANCE</td>
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<td>IL01201013</td>
<td>PENNSYLVANIA CHANGES - DEFENSE COSTS</td>
<td>PA</td>
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<td>07/88</td>
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<td>PIER AND WHARF ADDITIONAL COVERED CAUSES OF LOSS</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, PR, RI, SC, SD, TN, TX, UT, VA, VI, VT, WA, WI, WV, WY</td>
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<td>IL12030406</td>
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<td>11/85</td>
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<td>IL12041298</td>
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<td>POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM</td>
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<td>POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM</td>
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<td>07/88</td>
<td>CP04070788</td>
<td>POLLUTANT CLEAN UP AND REMOVAL</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE,</td>
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<td>CF452</td>
<td>10/91</td>
<td>CP04071091</td>
<td>POLLUTANT CLEAN UP AND REMOVAL</td>
<td>AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, GU, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE,</td>
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<td>CP15110788</td>
<td>POWER, HEAT AND REFRIGERATION DEDUCTION</td>
<td>NH , NJ , NM , NV , NY , OH , OK , OR , PA , PR , RI , SC , SD , TN , TX , UT , VA , VI , VT , WA , WI , WV , WY AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , GU , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OR , PA , PR , RI , SC , SD , TN , TX , UT , VA , VI , VT , WA , WI , WV , WY</td>
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<td>PREMIUM TAX NOTICE PROPERTY IN PROCESS OF MANUFACTURE BY OTHERS LIMITED INTERNATIONAL COVERAGE</td>
<td>AK , AL , AR , AZ , CA , CO , CT , DC , DE , FL , GA , GU , HI , IA , ID , IL , IN , KS , KY , LA , MA , MD , ME , MI , MN , MO , MS , MT , NC , ND , NE , NH , NJ , NM , NV , NY , OH , OK , OR , PA , PR , RI , SC , SD , TN , TX , UT , VA , VI , VT , WA , WI , WV , WY</td>
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