



8900 Keystone Crossing, Suite 300  
Indianapolis, Indiana 46240

Telephone: 317.844.0273  
Toll-Free: 1.800.800.CITY (2489)

January 15, 2016

Indy Metropolitan Military Honor Guard Inc.  
5339 Hedgerow Dr.  
Indianapolis, IN 46227

RE: Policy Type: Businessowners Policy  
Policy Number: 3234416  
Policy Term: 02/15/2016 - 02/15/2017  
Company Name: SECURA Insurance Companies

Dear Dick:

We are pleased to enclose the renewal of your insurance policies, written with SECURA Insurance Companies effective 2/15/2016.

The premium developed for this renewal is \$542. This amount will be invoiced directly to you by the Insurance Company.

After you have had a chance to review, please let me know if you have any questions.

Thank you very much for your business!

Sincerely,

A handwritten signature in black ink, appearing to read "Mary", is written over the typed name and contact information.

Mary Stockdale, IACSR  
Commercial Service Agent  
317-808-7305  
mstockdale@citysecurities.com



*Invested in you.*

## INSURANCE POLICY

**Indy Metropolitan Military Honor Guard Inc**

**PREPARED BY:**

ACCOUNT EXECUTIVE  
Greg McCall

February 15, 2016 – February 15, 2017



## **CITY SECURITIES CORPORATION INSURANCE DIVISION**

---

8900 Keystone Crossing, Suite 300  
Indianapolis, IN 46240  
(317) 844-0273

### **SERVICE STAFF**

---

#### **ACCOUNT EXECUTIVE**

Greg McCall [gmccall@citysecurities.com](mailto:gmccall@citysecurities.com)  
Phone: (317) 808-7159

#### **ACCOUNT MANAGER**

Mary Stockdale [mstockdale@citysecurities.com](mailto:mstockdale@citysecurities.com)  
Phone: (317) 808-7305  
Fax: (317) 972-7185

#### **CLAIMS**

Jamie Catton [jcatton@citysecurities.com](mailto:jcatton@citysecurities.com)  
Phone: (317) 808-7265  
Fax: (317) 524-6399

#### **CERTIFICATES**

Mary Stockdale

#### **ACCOUNTING**

Mary Stockdale

#### **PERSONAL LINES**

Jane Harlow [jharlow@citysecurities.com](mailto:jharlow@citysecurities.com)  
Phone: (317) 808-7218  
Fax: (317) 972-7102

#### **LIFE, HEALTH AND EMPLOYEE BENEFITS**

Susie Laughlin [slaughlin@citysecurities.com](mailto:slaughlin@citysecurities.com)  
Phone: (317) 808-7163

These staff members are responsible for servicing your account. Feel free to contact them any time.



SECURA INSURANCE, A Mutual Company

P. O. BOX 819 APPLETON, WI 54912-0819

COMMON POLICY DECLARATIONS

RENEWAL DECLARATION

POLICY NO. 20-CP-003234416-6/000
RENEWAL OF 20-CP-003234416-5

ACCOUNT NUMBER: 00007308318
NAMED INSURED AND MAILING ADDRESS

AGENCY AND MAILING ADDRESS 130768 01

INDY METROPOLITAN MILITARY
HONOR GUARD INC
5339 HEDGEROW DR
INDIANAPOLIS IN 46227

CITY SECURITIES INS
CROSSING STE 300
8900 KEYSTONE
INDIANAPOLIS IN 46240

POLICY PERIOD: From 02/15/2016 to 02/15/2017 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.
ATTACH THIS RENEWAL DECLARATION TO YOUR POLICY.

THIS POLICY IS BEING RENEWED AT RATES IN EFFECT ON THE DATE OF RENEWAL.

PROGRAM: SELECT MARKETS

THE NAMED INSURED IS : C CORPORATION

BUSINESS DESC : HONOR GUARD SERVICES AT FUNERALS, ETC

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

Table with 2 columns: Coverage Part, Premium. Rows include Commercial Property (235), Commercial General Liability (307), Commercial Crime (NOT COVERED), Commercial Inland Marine (NOT COVERED), and Estimated Total Premium (\$542). Includes note: 'This is not a bill - Invoice to follow.'

FORMS AND ENDORSEMENTS APPLICABLE TO ALL COVERAGE PARTS
PLI4001 1501\* IL0017 (11-98) IL0272 (09-07) IL0272 (07-02) ALD9999 0711 ILE0020 0304
ILE7000 0301

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

COUNTERSIGNED AT: \_\_\_\_\_ DATE: \_\_\_\_\_ BY: [Signature] AUTHORIZED REPRESENTATIVE



SECURA INSURANCE, A Mutual Company

P. O. BOX 819 APPLETON, WI 54912-0819  
COMMERCIAL PROPERTY

RENEWAL DECLARATION

POLICY NO. 20-CP-003234416-6/000  
RENEWAL OF 20-CP-003234416-5

ACCOUNT NUMBER: 00007308318  
NAMED INSURED AND MAILING ADDRESS

AGENCY AND MAILING ADDRESS 130768 01

INDY METROPOLITAN MILITARY  
HONOR GUARD INC  
5339 HEDGEROW DR  
INDIANAPOLIS IN 46227

CITY SECURITIES INS  
CROSSING STE 300  
8900 KEYSTONE  
INDIANAPOLIS IN 46240

POLICY PERIOD: From 02/15/2016 to 02/15/2017 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.  
ATTACH THIS RENEWAL DECLARATION TO YOUR POLICY.

BUILDING - 1

PREM. NO. 2 BLDG. NO. 1 1039 E 56TH ST INDIANAPOLIS IN 46228				
COVERAGES PROVIDED				
INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN				
COVERAGE	CAUSE OF LOSS	DED \$	COINSURANCE	LIMIT OF INSURANCE \$
BUSINESS PERSONAL PROPERTY	SPECIAL-Incl theft	1,000	80%	35,000
OPTIONAL COVERAGES				
PERSONAL PROPERTY: REPLACEMENT COST TENANTS GLASS COVERAGE INCLUDED				

MANUSCRIPT FORMS:
HSB 2000 1001 - CAUSES OF LOSS - BREAKDOWN BASIC
EQUIPMENT BREAKDOWN LIMIT INCLUDED
BUSINESS INCOME AND EXTRA EXPENSE INCLUDED WHEN SELECTED
DEDUCTIBLE: AS SHOWN ON THE COVERED PROPERTY AND INCOME COVERAGES

TERRORISM RISK INSURANCE ACT (ANNUAL) CHARGE IS \$25

TOTAL PROPERTY PREMIUM \$235



SECURA INSURANCE, A Mutual Company

P. O. BOX 819 APPLETON, WI 54912-0819

COMMERCIAL PROPERTY

RENEWAL DECLARATION

POLICY NO. 20-CP-003234416-6/000
RENEWAL OF 20-CP-003234416-5

ACCOUNT NUMBER: 00007308318
NAMED INSURED AND MAILING ADDRESS

AGENCY AND MAILING ADDRESS 130768 01

INDY METROPOLITAN MILITARY
HONOR GUARD INC
5339 HEDGEROW DR
INDIANAPOLIS IN 46227

CITY SECURITIES INS
CROSSING STE 300
8900 KEYSTONE
INDIANAPOLIS IN 46240

POLICY PERIOD: From 02/15/2016 to 02/15/2017 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.
ATTACH THIS RENEWAL DECLARATION TO YOUR POLICY.

FORMS AND ENDORSEMENTS
APPLYING TO COMMERCIAL PROPERTY COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:
ILE 0431 1207 CP0090 (07-88) IL0156 (09-07) CP0152 (07-96) CP0140 (07-06) CP1032 (08-08)
CP1030 (06-07) CP0010 (06-07) HSB 2000 1001 ILE0666 9806 IL0952 (01-15)\* IL0030 (01-06)
IL0995 (01-07)

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

COUNTERSIGNED AT: \_\_\_\_\_ DATE: \_\_\_\_\_ BY: \_\_\_\_\_ AUTHORIZED REPRESENTATIVE

[Handwritten signature]



SECURA INSURANCE, A Mutual Company

P. O. BOX 819 APPLETON, WI 54912-0819

COMMERCIAL GENERAL LIABILITY

RENEWAL DECLARATION

POLICY NO. 20-CP-003234416-6/000
RENEWAL OF 20-CP-003234416-5

ACCOUNT NUMBER: 00007308318
NAMED INSURED AND MAILING ADDRESS

AGENCY AND MAILING ADDRESS 130768 01

INDY METROPOLITAN MILITARY
HONOR GUARD INC
5339 HEDGEROW DR
INDIANAPOLIS IN 46227

CITY SECURITIES INS
CROSSING STE 300
8900 KEYSTONE
INDIANAPOLIS IN 46240

POLICY PERIOD: From 02/15/2016 to 02/15/2017 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.
ATTACH THIS RENEWAL DECLARATION TO YOUR POLICY.

Table with 3 columns: Description, Amount, and Notes. Includes rows for General Aggregate (\$2,000,000), Products-Completed Operations Aggregate (\$2,000,000), Personal Injury & Advertising Injury (\$1,000,000), Each Occurrence (\$1,000,000), Damage to Premises Rented to You (\$100,000), and Medical Expense (Excluded).

PROPERTY DAMAGE DEDUCTIBLE: See Manuscript Forms

STATE - 1

LOCATION OF ALL PREMISES YOU OWN, RENT OR OCCUPY:
LOC # 1: 5339 HEDGEROW DR INDIANAPOLIS IN 46227

Table with 6 columns: LOC CLASSIFICATION, CODE, PREMIUM BASIS, PMS RATE, PDTS RATE. Row 1: CLUBS - CIVIC, SERVICE OR SOCIAL - NO BUILDINGS OR PREMISES OWNED OR LEASED EXCEPT FOR OFFICE PURPOSES - NOT-FOR-PROFIT ONLY. CODE 41670, PREMIUM BASIS EACH, PMS RATE 2.486, PDTS RATE INCL.



SECURA INSURANCE, A Mutual Company

P. O. BOX 819 APPLETON, WI 54912-0819

COMMERCIAL GENERAL LIABILITY

RENEWAL DECLARATION

POLICY NO. 20-CP-003234416-6/000
RENEWAL OF 20-CP-003234416-5

ACCOUNT NUMBER: 00007308318
NAMED INSURED AND MAILING ADDRESS

AGENCY AND MAILING ADDRESS 130768 01

INDY METROPOLITAN MILITARY
HONOR GUARD INC
5339 HEDGEROW DR
INDIANAPOLIS IN 46227

CITY SECURITIES INS
CROSSING STE 300
8900 KEYSTONE
INDIANAPOLIS IN 46240

POLICY PERIOD: From 02/15/2016 to 02/15/2017 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.
ATTACH THIS RENEWAL DECLARATION TO YOUR POLICY.

ADDITIONAL INSURED(S)
PER FORM: CG2002 (11-85)

MANUSCRIPT FORMS:

CG0300 (01-96) : DEDUCTIBLE LIABILITY INSURANCE

Coverage Amount and Basis of Deductible
Property Damage Liability \$ 500 per CLAIM

LIMITATIONS ON APPLICATION OF THIS ENDORSEMENT:

THIS PER CLAIM PROPERTY DAMAGE LIABILITY DEDUCTIBLE WILL NOT EXCEED \$2500
RESULTING FROM ANY ONE "OCCURRENCE"

CGT1000 1001 : GENERAL LIABILITY WRAP

CG2135 (10-01) : EXCLUSION - COVERAGE C - MEDICAL PAYMENTS

DESCRIPTION AND LOCATION OF PREMISES:
ALL OPERATIONS & LOCATIONS

TERRORISM RISK INSURANCE ACT (ANNUAL) CHARGE IS \$25

GENERAL LIABILITY ADVANCE PREMIUM \$307





SECURA INSURANCE, A Mutual Company

P. O. BOX 819 APPLETON, WI 54912-0819

COMMERCIAL GENERAL LIABILITY

RENEWAL DECLARATION

POLICY NO. 20-CP-003234416-6/000
RENEWAL OF 20-CP-003234416-5

ACCOUNT NUMBER: 00007308318

NAMED INSURED AND MAILING ADDRESS

AGENCY AND MAILING ADDRESS 130768 01

INDY METROPOLITAN MILITARY
HONOR GUARD INC
5339 HEDGEROW DR
INDIANAPOLIS IN 46227

CITY SECURITIES INS
CROSSING STE 300
8900 KEYSTONE
INDIANAPOLIS IN 46240

POLICY PERIOD: From 02/15/2016 to 02/15/2017 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.
ATTACH THIS RENEWAL DECLARATION TO YOUR POLICY.

FORMS AND ENDORSEMENTS

APPLYING TO COMMERCIAL GENERAL LIABILITY COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:

ILE 0431 1207 CG2135 (10-01) CG0300 (01-96) IL0021 (07-02) CG0067 (03-05) CG0001 (10-01)
CG2107 (05-14)\* CG2147 (07-98) IL0158 (03-00) IL0117 (12-10) ILE0196 9309 ILE0195 9812
CG2002 (11-85) CG2150 (09-89) CG2167 (04-02) ILE0197 9910 CG2426 (07-04) CGT1000 1001
CG2162 (09-98) ILE 0465 1009 SGE 2103 1001 SGE 2105 1001 SGE 2106 1001 SGE 2108 1001
SGE 2213 1001 SGE 2401 1001 CG2170 (01-15)\* CG2169 (01-02) CG2187 (01-15)\*

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

COUNTERSIGNED AT: \_\_\_\_\_ DATE: \_\_\_\_\_ BY: \_\_\_\_\_

AUTHORIZED REPRESENTATIVE

Original



**SECURA INSURANCE, A Mutual Company**

P. O. BOX 819 APPLETON, WI 54912-0819

**COMMON POLICY DECLARATIONS**

EXTENDED NAMED INSURED

**POLICY NO. 20-CP-003234416-6/000**  
RENEWAL OF 20-CP-003234416-5

**ACCOUNT NUMBER: 00007308318**  
**NAMED INSURED AND MAILING ADDRESS**

**AGENCY AND MAILING ADDRESS 130768 01**

INDY METROPOLITAN MILITARY  
HONOR GUARD INC  
5339 HEDGEROW DR  
INDIANAPOLIS IN 46227

CITY SECURITIES INS  
CROSSING STE 300  
8900 KEYSTONE  
INDIANAPOLIS IN 46240

POLICY PERIOD: From 02/15/2016 to 02/15/2017 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

AUTHORIZED REPRESENTATIVE



SECURA INSURANCE, A Mutual Company

P. O. BOX 819 APPLETON, WI 54912-0819

FORMS SCHEDULE

POLICY NO. 20-CP-003234416-6/000
RENEWAL OF 20-CP-003234416-5

ACCOUNT NUMBER: 00007308318
NAMED INSURED AND MAILING ADDRESS

AGENCY AND MAILING ADDRESS 130768 01

INDY METROPOLITAN MILITARY
HONOR GUARD INC
5339 HEDGEROW DR
INDIANAPOLIS IN 46227

CITY SECURITIES INS
CROSSING STE 300
8900 KEYSTONE
INDIANAPOLIS IN 46240

POLICY PERIOD: From 02/15/2016 to 02/15/2017 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

COMMON POLICY FORMS

- PLI4001 1501\* DISCLOSURE PURSUAN TO TRIA - TERRORISM COV NOTICE
IL0017 (11-98) COMMON POLICY CONDITIONS
IL0272 (09-07) INDIANA CHANGES - CANCELLATION & NONRENEWAL
IL0272 (07-02) INDIANA CHANGES - CANCELLATION & NONRENEWAL
ALD9999 0711 OFFICER SIGNATURE PAGE
ILE0020 0304 MUTUAL COMPANY PARTICIPATION PROVISIONS
ILE7000 0301 MULTIPLE DEDUCTIBLE COORDINATION

COMMERCIAL PROPERTY FORMS

- ILE 0431 1207 AMENDMENT OF DEFINITIONS OF POLLUTANTS
CP0090 (07-88) COMMERCIAL PROPERTY CONDITIONS
IL0156 (09-07) INDIANA CHANGES-CONCEALMENT, MISREPRESENTATION
CP0152 (07-96) INDIANA CHANGES - RIGHTS OF RECOVERY
CP0140 (07-06) EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP1032 (08-08) WATER EXCLUSION ENDORSEMENT
CP1030 (06-07) CAUSES OF LOSS - SPECIAL FORM
CP0010 (06-07) BUILDING AND PERSONAL PROPERTY COVERAGE FORM
HSB 2000 1001 EQUIPMENT BREAKDOWN WRAP - BREAKDOWN BASIC
ILE0666 9806 EXCLUSION OF CERTAIN COMPUTER-RELATED LOSSES
IL0952 (01-15)\* CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL0030 (01-06) EXCLUSION OF TERRORISM
IL0995 (01-07) CONDITIONAL EXCLUSION OF TERRORISM

COMMERCIAL GENERAL LIABILITY FORMS

- ILE 0431 1207 AMENDMENT OF DEFINITIONS OF POLLUTANTS
CG2135 (10-01) EXCLUSION-COVERAGE C-MEDICAL PAYMENTS
CG0300 (01-96) DEDUCTIBLE LIABILITY INSURANCE
IL0021 (07-02) NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT
CG0067 (03-05) EXCLUSION -VIOLATION OF STATUTES THAT GOVERN EMAIL
CG0001 (10-01) COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG2107 (05-14)\* EXCL-ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSON
CG2147 (07-98) EMPLOYMENT-RELATED PRACTICES EXCLUSION
IL0158 (03-00) INDIANA CHANGES
IL0117 (12-10) INDIANA CHANGES - WORKERS' COMPENSATION EXCLUSION
ILE0196 9309 LEAD LIABILITY EXCLUSION
ILE0195 9812 ASBESTOS EXCLUSION
CG2002 (11-85) ADDITIONAL INSURED - CLUB MEMBERS
CG2150 (09-89) AMENDMENT OF LIQUOR LIABILITY EXCLUSION

\* Forms revised during the previous policy term or added as part of the renewal.
Current editions of these forms are included with the Original copy of the Renewal.

Original



SECURA INSURANCE, A Mutual Company

P. O. BOX 819 APPLETON, WI 54912-0819

FORMS SCHEDULE

POLICY NO. 20-CP-003234416-6/000
RENEWAL OF 20-CP-003234416-5

ACCOUNT NUMBER: 00007308318

NAMED INSURED AND MAILING ADDRESS

AGENCY AND MAILING ADDRESS 130768 01

INDY METROPOLITAN MILITARY
HONOR GUARD INC
5339 HEDGEROW DR
INDIANAPOLIS IN 46227

CITY SECURITIES INS
CROSSING STE 300
8900 KEYSTONE
INDIANAPOLIS IN 46240

POLICY PERIOD: From 02/15/2016 to 02/15/2017 AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

- CG2167 (04-02) FUNGI OR BACTERIA EXCLUSION
ILE0197 9910 PUNITIVE DAMAGES EXCLUSION
CG2426 (07-04) AMENDMENT OF INSURED CONTRACT DEFINITION
CGT1000 1001 GENERAL LIABILITY WRAP
CG2162 (09-98) EXCLUSION-YR 2000 COMPUTER RELATED AND OTHER ELECT
ILE 0465 1009 TWO OR MORE COVERGE FORMS OR POLICIES ISSUED BY US
SGE 2103 1001 EXCLUSION - LIQUOR LIABILITY
SGE 2105 1001 EXCLUSION - FIREWORKS
SGE 2106 1001 EXCLUSION - AMUSEMENT DEVICES
SGE 2108 1001 EXCLUSION - SPORTS AND STUNTS
SGE 2213 1001 EXCLUSION - MEMBERS AND ADDITIONAL INSUREDS
SGE 2401 1001 EXCESS PROVISION
CG2170 (01-15) \* CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG2169 (01-02) WAR OR TERRORISM EXCLUSION
CG2187 (01-15) \* CONDITIONAL EXCL OF TERRORISM(RELATING TO DISPOSTN

\* Forms revised during the previous policy term or added as part of the renewal.
Current editions of these forms are included with the Original copy of the Renewal.

AUTHORIZED REPRESENTATIVE



THIS NOTICE IS PART OF YOUR POLICY. PLEASE READ IT CAREFULLY.

## Disclosure Pursuant To Terrorism Risk Insurance Act Terrorism Coverage Notice

Welcome to SECURA. Thank you for the opportunity to protect you with solid, reliable insurance for your business.

The Terrorism Risk Insurance Program Reauthorization Act of 2015 mandates that we make certain terrorism insurance available to specified policyholders provides instructions on how policyholders can respond, and specifies methods of potential future surcharges.

### Terrorism-Related Losses

You should know that coverage provided by this policy for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law as follows:

Calendar Year	Aggregate Insured Losses	Government Payment
2015	\$100,000,000	85%
2016	\$120,000,000	84%
2017	\$140,000,000	83%
2018	\$160,000,000	82%
2019	\$180,000,000	81%
2020	\$200,000,000	80%

When the Insured Losses occurring in a calendar year exceed the stated Aggregate amount, the United States Government would pay the percent shown of our Insured Losses that exceed our Insurer Deductible.

The premium charged for this coverage does not include any charges for the portion of loss covered by the federal government.

### Cap On Our Participation In Payment Of Terrorism Losses

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

### Policy Types Excluded

The following lines of insurance are not covered by the Act:

- Commercial Auto
- Crime Division of any CP policy
- Stand-alone Employment Practices Liability or Professional Liability policies.
- Farmowners policies

Statutory terrorism coverage is excluded and not available for these lines of insurance.

### Premium For Terrorism Risk Insurance Act Coverage

The premium for statutory terrorism coverage on this policy is shown as a separate item on the policy declarations page or disclosure schedule.

### Federal Recoupment Provisions

The funding for the portion of loss covered by the federal government is under the direction of the U.S. Treasury Department. General tax revenues are initially used; however, partial recovery is allowed via a policyholder surcharge.

**The current Federal Recoupment Surcharge is 0%.**

The Federal Recoupment can be instituted at any time and applies even if you reject the statutory coverage.

## **Conditional Exclusions Continue To Apply**

The Terrorism Risk Insurance Program Reauthorization Act of 2015 extends the provision to offer terrorism coverage until Dec. 31, 2020. The continuation of coverage beyond that sunset period will be determined in the future by Congress. The attached Conditional Exclusion of Terrorism endorsements become part of your policy. The provisions apply as follows:

**If the Act, including federal funding, is extended** with essentially similar terms:

The current terrorism coverage continues without change beyond Dec. 31, 2020.

**If the Act, including federal funding, is not extended** with essentially similar terms, and the Act is allowed to expire Dec. 31, 2020:

The Conditional Exclusion endorsements supersede the terrorism endorsements upon expiration of the Act. The policy will then not pay for terrorism when one or more of the following is attributed to an incident of terrorism:

- Nuclear, biological, chemical, or radioactive materials are released or dispersed.
- Damages to all types of property in the coverage territory exceed \$25 million. Your state law may require an exception covering certain fire losses.

Your workers compensation policy will continue to provide coverage for losses dictated by state law subject to all terms, definitions, exclusions and conditions in your policy.

**Please carefully read the policy, including any Conditional Exclusion of Terrorism endorsements which are part of your policy.**

## **Terrorism Coverage Pricing**

The terrorism coverage pricing for any policy term that will take effect prior to the expiration of the Act contemplates the partial period of coverage. We will not charge more premium if the Act is extended again. We will not return premium if the Act is allowed to expire.

## **Help Is Just A Phone Call Away**

To explore all coverage and pricing opportunities available to you, or if you have questions concerning your rights, we encourage you to contact your SECURA agent.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART  
 COMMERCIAL INLAND MARINE COVERAGE PART  
 COMMERCIAL PROPERTY COVERAGE PART  
 EQUIPMENT BREAKDOWN COVERAGE PART  
 FARM COVERAGE PART  
 STANDARD PROPERTY POLICY

### **A. Cap On Certified Terrorism Losses**

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

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

### **B. Application Of Exclusions**

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**EXCLUSION – ACCESS OR DISCLOSURE OF  
CONFIDENTIAL OR PERSONAL INFORMATION AND  
DATA-RELATED LIABILITY – LIMITED BODILY INJURY  
EXCEPTION NOT INCLUDED**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Exclusion 2.p. of Section I – Coverage A – Bodily Injury And Property Damage Liability is replaced by the following:

**2. Exclusions**

This insurance does not apply to:

- p. **Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability**

Damages arising out of:

- (1) 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; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

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 that which is described in Paragraph (1) or (2) above.

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.

- B. The following is added to Paragraph 2. Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

**2. Exclusions**

This insurance does not apply to:

- Access Or Disclosure Of Confidential Or Personal Information**

"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.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
UNDERGROUND STORAGE TANK POLICY

- A.** If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.
- "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
  2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.
- B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Part.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**CONDITIONAL EXCLUSION OF TERRORISM  
(RELATING TO DISPOSITION OF FEDERAL TERRORISM  
RISK INSURANCE ACT)**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
UNDERGROUND STORAGE TANK POLICY

**A. Applicability Of The Provisions Of This  
Endorsement**

1. The provisions of this endorsement become applicable commencing on the date when any one or more of the following first occurs. But if your policy (meaning the policy period in which this endorsement applies) begins after such date, then the provisions of this endorsement become applicable on the date your policy begins.

a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act, has terminated with respect to the type of insurance provided under this Coverage Part or Policy; or

b. A renewal, extension or replacement of the Program has become effective without a requirement to make terrorism coverage available to you and with revisions that:

(1) Increase our statutory percentage deductible under the Program for terrorism losses. (That deductible determines the amount of all certified terrorism losses we must pay in a calendar year, before the federal government shares in subsequent payment of certified terrorism losses.); or

(2) Decrease the federal government's statutory percentage share in potential terrorism losses above such deductible; or

(3) Redefine terrorism or make insurance coverage for terrorism subject to provisions or requirements that differ from those that apply to other types of events or occurrences under this policy.

2. If the provisions of this endorsement become applicable, such provisions:

a. Supersede any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism" and/or "other acts of terrorism", but only with respect to an incident(s) of terrorism (however defined) which results in injury or damage that occurs on or after the date when the provisions of this endorsement become applicable (for claims made policies, such an endorsement is superseded only with respect to an incident of terrorism (however defined) that results in a claim for injury or damage first being made on or after the date when the provisions of this endorsement become applicable); and

b. Remain applicable unless we notify you of changes in these provisions, in response to federal law.

3. If the provisions of this endorsement do NOT become applicable, any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism" and/or "other acts of terrorism", will continue in effect unless we notify you of changes to that endorsement in response to federal law.

B. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury or damage, are enclosed in quotation marks:

1. "Terrorism" means activities against persons, organizations or property of any nature:

a. That involve the following or preparation for the following:

- (1) Use or threat of force or violence; or
- (2) Commission or threat of a dangerous act; or
- (3) Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and

b. When one or both of the following applies:

- (1) The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
- (2) It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

2. "Any injury or damage" means any injury or damage covered under any Coverage Part or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "injury" or "environmental damage" as may be defined in any applicable Coverage Part or Policy.

C. The following exclusion is added:

#### **EXCLUSION OF TERRORISM**

We will not pay for "any injury or damage" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury or damage" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or

3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or

4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or

5. The total of insured damage to all types of property exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, we will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions; or

6. Fifty or more persons sustain death or serious physical injury. For the purposes of this provision, serious physical injury means:

- a. Physical injury that involves a substantial risk of death; or
- b. Protracted and obvious physical disfigurement; or
- c. Protracted loss of or impairment of the function of a bodily member or organ.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the thresholds in Paragraphs C.5. or C.6. are exceeded.

With respect to this Exclusion, Paragraphs C.5. and C.6. describe the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Exclusion will apply to that incident. When the Exclusion applies to an incident of "terrorism", there is no coverage under this Coverage Part or Policy.

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Part.



## **POLICYHOLDER NOTICE**

# **INDIANA – NOTICE REGARDING FILING COMPLAINTS WITH THE DEPARTMENT OF INSURANCE**

**KEEP THIS NOTICE WITH YOUR INSURANCE PAPERS**

As a policyholder, your satisfaction is very important to us. If you have a question about your policy, if you need assistance with a problem, or if you have a claim, you should first contact your insurance agent or us. Should you have a valid claim, we fully expect to provide a fair, timely settlement.

### **Mine Subsidence Insurance**

Mine Subsidence Insurance provides property coverage for damages caused by collapse of man-made underground mines. It does not provide coverage for damages resulting from earth movements such as, but not limited to earthquake, landslides, volcanic eruption, or collapse of storm or sewer drains. Coverage is generally described here. Only the policy provides a complete description of the coverages and their limitations.

Indiana law requires that we make Mine Subsidence Coverage available to you in specified counties. Your agent has a list of these counties. The maximum amount of coverage available is \$500,000 per structure.

Mine Subsidence Coverage is provided for dwellings and other structures at the limit stated in the coverage form, or the amount of coverage stated in the Declarations, whichever is smaller.

Please contact your agent if you do not have Mine Subsidence Insurance and would like to purchase the coverage. Coverage is only available in counties designated by the Indiana Mine Subsidence Program.

### **Call your agent to report a claim or to obtain information about your insurance.**

Your agent's name is provided on your policy. Your agent is trained to provide you with prompt service.

### **Questions regarding your policy or coverage should be directed to:**

**SECURA Insurance, A Mutual Company  
(800)318-2136**

If you (a) need the assistance of the governmental agency that regulates insurance; or (b) have a complaint you have been unable to resolve with your insurer, you may contact the Department of Insurance by mail, telephone or email:

State of Indiana Department of Insurance  
Consumer Services Division  
311 West Washington Street, Suite 300  
Indianapolis, Indiana 46204

Consumer Hotline: 800-622-4461; 317-232-2395

Complaints can be filed electronically at [www.in.gov/idoi](http://www.in.gov/idoi).

## **NOTICE REGARDING YOUR POLICIES WITH SECURA**

Thank you for choosing SECURA Insurance as your insurance provider. SECURA is a service-focused, relationship-driven mutual property and casualty insurance company operating through independent agents. Our vision is to be the company of choice for agents, policyholders, and associates.

SECURA currently maintains two insurance underwriting companies: SECURA Insurance, A Mutual Company ("Mutual") and SECURA Supreme Insurance Company ("Supreme"). The companies share resources and your policy coverages between the two companies are similar, although pricing may vary. The primary difference between the companies is the corporate structure. SECURA Insurance, A Mutual Company, is a mutual insurance company, providing its member policyholders voting rights at its annual meeting. SECURA Supreme Insurance Company is a stock insurance company that is wholly owned by Mutual and does not offer annual voting rights.

Mutual and Supreme are pooled companies. They share the same financial strength and are rated "A" Excellent by A.M. Best.

As a policyholder, your renewal policy may be offered through either SECURA underwriting company. The reasons could include different pricing structure or different underwriting guidelines that may better fit your account at renewal. Any movement between companies would only occur at policy expiration/renewal.

You will be able to determine which company is offering the continued coverage by looking at your Premium Invoice and policy Declarations.

If you ever have any questions regarding your policy, please contact your insurance agent.

**Received**

JAN 14 2016