

## COMMON POLICY DECLARATIONS

**Policy Number:** DENVP00000232-00

**Renewal of Number:**

**Policy Issue Date:**

**ITEM 1.** NAMED INSURED AND MAILING ADDRESS  
Greenwood Property Inspection Services  
LLC  
330 NW 170th Street  
Newberry, FL 32669

**PRODUCER:**  
Risk Placement Services - Fairlawn, NJ

**ITEM 2.** BUSINESS DESCRIPTION: MOLD REMEDIATION, INDOOR AIR QUALITY, LEAD  
CONSULTING, ENV PHASE I ASSESSMENTS, MOLD INSPECTIONS AND RADON TESTING

**ITEM 3.** POLICY PERIOD: From: 12/1/2025 To: 12/1/2026

at 12:01 A.M. Standard Time at your mailing address shown above.

**ITEM 4.** THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS:

**COVERAGE PART**

Commercial General Liability - Occurrence  
Contractors Pollution Liability - Occurrence  
Professional Liability

**DECLARATIONS PAGE**

DENV 1001 - 1YC 10-17  
DENV 2001 - 1YC 10-17  
DENV 3001 - 1YP 10-17

**FORM NUMBER**

DENV 1001 - 1YC 10-17  
DENV 2001 - 1YC 10-17  
DENV 3001 - 1YP 10-17

**ITEM 5.** FORMS AND ENDORSEMENTS ATTACHED TO THE POLICY AT INCEPTION:  
For Forms and Endorsements applicable to all Coverage Parts, see **SCHEDULE B – SCHEDULE OF FORMS**.  
For Conditions applicable to any given Coverage Part, see **Declarations Page(s)** as listed above.

**ITEM 6.**

	Premium:	\$1,500.00
Terrorism Premium (Certified Acts):	\$0.00	
Policy & Inspection Fees:	\$100	
Total Premium & Fees:		\$1,600.00

Minimum Earned Premium: 25.00%

**THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW.  
PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE  
PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF  
ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED  
INSURER.**

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY  
ANY FLORIDA REGULATORY AGENCY.**

**Authorization:** In Witness Whereof, the Company issuing this policy has caused this policy to be signed by its authorized officers, but this policy shall not be valid unless also signed by a duly authorized representative of the Company.

Date

  
Licensed Producer Signature

# Subscription Allocation and Agreement

It is understood and agreed that the policy includes the following:

This policy is effected with certain insurance underwriters (hereinafter called the Insurers). The following words shall be deemed to be synonymous: "Underwriters", "Insurers", "Companies", and "Carriers".

The liability of each Insurer on this contract with the Insured is limited to the participation amount shown in the schedule below. The liability is separate for each contract listed and for each Insurer represented. Any loss or losses or amounts payable will be several as to each Insurer and shall not exceed its participation percentage shown below and there is no joint liability of any Insurer pursuant to this contract. An Insurer shall not have its liability hereunder increased or decreased by reason of failure or delay of another Insurer, its successors, assigns, or legal representatives.

This contract shall be constructed as separate contracts between the Insured and each of the Insurers. This evidence of coverage consists of separate sections of composite insurance and will be deemed to be separate policies issued by each of the insurance company(ies), identified below. This evidence of coverage does not constitute in any manner or form a joint certificate of coverage by any Insurer with any other insurance company(ies).

In witness thereof, the following Insurers execute and attest these presents, and subscribe for the amount of insurance provided, subject to the Policy Aggregate and Per Occurrence Limit Provision:

## ***SCHEDULE OF PARTICIPATING PRIMARY INSURERS***

<b>Insurer</b>	<b>Contract/Policy Number</b>	<b>Quota Share Percentage</b>	<b>NAIC</b>
AXIS Surplus Insurance Company (Non-Admitted — A.M. Best® Rated A XV)	AXI00000290-00	20%	26620
Fireman's Fund Indemnity Corporation (Non-Admitted — A.M. Best® Rated A+ XV)	FFI00000290-00	40%	11380
GuideOne National Insurance Company (Non-Admitted — A.M. Best® Rated A- X)	GNO00000290-00	30%	14167
Renaissance Reinsurance U.S. Inc on behalf of RenaissanceRe Syndicate 1458 (Non-Admitted — A.M. Best® Rated A+ XV)	REN00000290-00	10%	AA-1120102

Nothing herein contained shall be held to vary, alter, waive or change any of the terms, limits or conditions of this policy except as set forth above.

All other terms and conditions of this Policy remain unchanged.

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

INSURER SIGNATURE PAGES IMMEDIATELY FOLLOW

## **STATE FRAUD STATEMENT**

### **FLORIDA**

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

## **POLICYHOLDER NOTICE**

### **FLORIDA**

**THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.**

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

## CANCELLATION AND NONRENEWAL ENDORSEMENT – FLORIDA

It is agreed that:

Any Cancellation or Nonrenewal provision in this policy is replaced by the following. If the policy does not contain a Cancellation and/or Nonrenewal provision, the following is added to the policy:

- I. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance notice of cancellation. Such advance notice of cancellation should be mailed or delivered to the address indicated in the Declarations under the item entitled Notices to Insurer.

### II. Cancellation Of Policies In Effect

#### A For 90 Days Or Less

If this policy has been in effect for 90 days or less, we may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation, accompanied by the reasons for cancellation, at least:

- (1) 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
- (2) 20 days before the effective date of cancellation if we cancel for any other reason, except we may cancel immediately if there has been:
  - (a) A material misstatement or misrepresentation; or
  - (b) A failure to comply with the underwriting requirements established by the insurer.

#### B. For More Than 90 Days

If this policy has been in effect for more than 90 days, we may cancel this policy only for one or more of the following reasons:

1. Nonpayment of premium;
2. The policy was obtained by a material misstatement;
3. Failure to comply with underwriting requirements established by the insurer within 90 days before the effective date of coverage;
4. A substantial change in the risk covered by the policy; or
5. The cancellation is for all insureds under such policies for a given class of insureds.
6. On the basis of property insurance claims that are the result of an act of God, if we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;
7. On the basis of a single property insurance claim which is the result of water damage, if we can demonstrate that you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property; or
8. The cancellation of some or all of our policies is necessary to protect the best interests of the public or policyholders and such cancellation is approved by the Florida Office of Insurance Regulation.

If we cancel this policy for any of these reasons, we will mail or deliver to the first Named Insured written notice of cancellation, accompanied by the reasons for cancellation, at least:

- (a) 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
- (b) 45 days before the effective date of cancellation if we cancel for any of the other reasons stated in Paragraph II. B., 2 through 8 above

C. Notwithstanding the above provisions, if this policy provides coverage for an Insured's residential property, if we cancel this policy for any of the reasons in II.B., we will mail or deliver to the first Named Insured written notice of cancellation, accompanied by the reasons for cancellation, at least:

- (a) 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
- (b) 120 days before the effective date of cancellation if we cancel for any of the other reasons stated in Paragraph II., B 2 through 8.

III. If this policy is cancelled, 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, the refund may be 90% of the pro rata unearned premium. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will mail the refund within 15 working days after the date cancellation takes effect, unless this is an audit policy.

If this is an audit policy, then, subject to your full cooperation with us or our agent in securing the necessary data for audit, we will return any premium refund due within 90 days of the date cancellation takes effect. If our audit is not completed within this time limitation, then we shall accept your own audit, and any premium refund due shall be mailed within 10 working days of receipt of your audit.

The cancellation will be effective even if we have not made or offered a refund.

#### IV. Nonrenewal

A. If we decide not to renew this policy we will mail or deliver to the first Named Insured written notice of nonrenewal, accompanied by the reason for nonrenewal:

- 1. at least 45 days prior to the expiration of this policy if this policy does not cover a residential structure or its contents,
- 2. at least 120 days prior to the expiration of the policy if this policy covers a residential structure or its contents.

B. We may not refuse to renew this policy:

- 1. On the basis of property insurance claims that are the result of an act of God, unless we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;
- 2. On the basis of filing of claims for sinkhole loss. However, we may refuse to renew this policy if:
  - i. The total of such property insurance claim payments for this policy equals or exceeds the policy limits in effect on the date of loss for property damage to the covered building; or
  - ii You have failed to repair the structure in accordance with the engineering recommendations upon which any loss payment or policy proceeds were based; or

- iii. Solely on the basis of a single property insurance claim which is the result of water damage, unless we can demonstrate that you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.
- C. Notwithstanding the provisions of Paragraph IV.B., we may refuse to renew this policy if this policy includes coverage for Sinkhole Loss. If we nonrenew this policy for purposes of excluding Sinkhole Loss coverage, pursuant to section 627.706, Florida Statutes, we will offer you a policy that includes catastrophic ground cover collapse coverage.
- D. Notwithstanding the provisions of Paragraph IV.B., we may refuse to renew this policy if nonrenewal of some or all of our policies is necessary to protect the best interests of the public or policyholders and such nonrenewal is approved by the Florida Office of Insurance Regulation.
- V. We will mail or deliver any notice of cancellation or nonrenewal to the first Named Insured at the last mailing address known to us. If notice of cancellation or nonrenewal is mailed, proof of mailing shall be considered sufficient proof of notice.
- VI. Limitations On Cancellation And Nonrenewal In The Event Of Hurricane Or Wind Loss – Residential Property
  - A. The following provisions apply to a policy covering a residential structure or its contents, if such property has sustained damage as a result of a hurricane or windstorm that is the subject of a declaration of emergency by the Governor and filing of an order by the Commissioner of Insurance Regulation:
    - 1. Except as provided in Paragraph 6.a.ii., we may not cancel or nonrenew the policy until at least 90 days after repairs to the residential structure or its contents have been substantially completed so that it is restored to the extent that it is insurable by another insurer writing policies in Florida. If we elect to not renew the policy, we will provide at least 100 days' notice that we intend to nonrenew 90 days after the substantial completion of repairs.
    - 2. We may cancel or nonrenew the policy prior to restoration of the structure or its contents for any of the following reasons:
      - a. Nonpayment of premium;
      - b. Material misstatement or fraud related to the claim;
      - c. We determine that you have unreasonably caused a delay in the repair of the structure; or
      - d. We have paid the policy limits.
  - If we cancel or nonrenew for nonpayment of premium, we will give you 10 days' notice. If we cancel or nonrenew for a reason listed in Paragraph 2, b, c. and d. above, we will give you 45 days' notice.
  - B. With respect to a policy covering a residential structure or its contents, any cancellation or nonrenewal that would otherwise take effect during the duration of a hurricane will not take effect until the end of the duration of such hurricane, unless a replacement policy has been obtained and is in effect for a claim occurring during the duration of the hurricane. We may collect premium for the period of time for which the policy period is extended.
  - C. As used herein, a hurricane is a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service (hereafter referred to as NHC). The hurricane occurrence begins at the time a hurricane watch or hurricane warning is issued for any part of Florida by the NHC and ends 72 hours after the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the NHC.

As used herein, "us" and "we" refers to the insurance company named on the Declarations.

As used herein, "you", "your" or "named insured" refers to the person or entity first named as such on the Declarations.

If any provision of the policy contains cancellation or nonrenewal terms that are more favorable to the insured than those provided in this endorsement, then, except where prohibited by applicable state law, the more favorable terms control.

All other provisions of the policy remain unchanged.



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

### POLICY PERIOD MINIMUM PREMIUM AND MINIMUM EARNED PREMIUM

All Coverage parts included in this policy are subject to the following provisions.

1. Policy Period Minimum Premium

Policy Period Minimum Premium means the minimum premium earned at the end of the original Policy Period shown in the Declarations. This policy may be subject to final audit, but under no circumstances will the audited earned premium be less than the Policy Period Minimum Premium shown or less than the pro rata of the Policy Period Minimum Premium if the policy is cancelled prior to the end of the Policy Period shown in the Declarations.

The Policy Period Minimum Premium for this policy is 100% of the Minimum & Deposit premium on the Declarations.

2. Minimum Earned Premium Upon Cancellation

Common Policy Conditions, Paragraph 5. of **Section 8. Cancellation** is deleted in its entirety and replaced as follows:

If the insured elects to cancel this Policy at any time, for any reason, the Company is entitled to the greatest of:

- a) A Minimum Earned Premium of the greater of 25.00% of the Minimum & Deposit Premium on the Declarations or \$375:
  - 1) if the policy is cancelled within 12 months of the policy effective date; or
  - 2) 100% of the deposit premium shown on the applicable Coverage Part Declarations Page if the policy is cancelled more than 12 months after the policy effective date.
- b) The Total Advance (Deposit) Premium including endorsements, adjusted on a pro rata or short-rate basis; or
- c) The audited earned premium.

If the Company elects to cancel this Policy for any reason, then the Company is entitled to the greater of:

- a) The Policy Period Minimum Premium, adjusted on a pro rata basis; or
- b) The audited earned premium.

3. Any adjustment to the amount entered as Minimum & Deposit Premium on the Declarations will be computed on a composite rate basis as follows:

Exposure Basis:	"Gross Sales"
Estimated Exposure:	<u>\$40,000</u>
Composite Rate:	<u>\$ FLAT</u> per \$100.00 "Gross Sales"
Minimum & Deposit Premium:	<u>\$1,500</u>

An additional premium will apply to scheduled supplemental autos, if any (rate \$ N/A per automobile)

Your entire "gross sales" shall be used in computing the premium due unless certain services or items are excluded by specific endorsement to this policy.

"Gross sales" means the gross amount charged by you for services performed during the policy period, and does not exclude bad debts, accounts receivable or amounts that have not yet been billed for services performed.

## COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

**Policy Number:** DENVP00000232-00

**Policy Issue Date:**

**ITEM 1.** NAMED INSURED AND MAILING ADDRESS  
Greenwood Property Inspection Services LLC  
330 NW 170th Street  
Newberry, FL 32669

**ITEM 2.** POLICY PERIOD: From: 12/1/2025 To: 12/1/2026  
at 12:01 A.M. Standard Time at your mailing address shown above.

**ITEM 3. LIMITS OF INSURANCE**

GENERAL AGGREGATE LIMIT	\$2,000,000	
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$2,000,000	
PERSONAL AND ADVERTISING INJURY LIMIT	\$1,000,000	Any one person or organization
EACH OCCURRENCE LIMIT	\$1,000,000	
DAMAGE TO PREMISES RENTED TO YOU LIMIT	\$50,000	Any one premises
MEDICAL EXPENSE LIMIT	\$5,000	Any one person

**ITEM 4.** RETROACTIVE DATE (For CG 00 02 only):

This insurance does not apply to any "bodily injury" or "property damage" arising out of "your work" performed before the Retroactive Date, if any, shown above. If no Retroactive Date is shown above, the Retroactive Date is the beginning of the policy period for this insurance.

**ITEM 5.** ENDORSEMENTS ATTACHED TO THE POLICY AT INCEPTION:  
**See attached Schedule B – Schedule of Forms**

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

## **INDEPENDENT AND/OR SUBCONTRACTOR RESTRICTION – DEDUCTIBLE FORM**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

It is agreed that the following condition is added to **SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS**:

- 10. a)** It is agreed that any independent contractors or subcontractors hired by or for you shall maintain, for the full period of time in which this policy is in effect, insurance coverage of the same type and with limits of insurance equal to or greater than that afforded by this policy; and
- b)** It is further agreed that you will obtain a valid certificate of insurance from independent contractors or subcontractors hired by or for you stating that you have been named as Additional Insured on the independent contractor's or subcontractor's insurance policy; and
- c)** It is further agreed that you will obtain and have in your possession a written hold harmless agreement indemnifying you against all claims or "suits" arising out of the work performed for you or on your behalf by such independent contractor or subcontractor.

Your failure to comply with **10.a), b), and c)**, above, will not invalidate the insurance provided by this policy or relieve us of our obligation to you under the terms of this policy, however, if you fail to comply and a claim is charged to this policy due to your failure to comply, a deductible charge of **\$10,000** per occurrence, or **200%** of the applicable policy deductible, whichever is greater, will apply for any such loss(es).

It is further agreed that **SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITION 5. Premium Audit** is amended to include the following additional conditions:

#### **5. Premium Audit**

- d.** The first Named Insured must keep copies of all certificates of insurance obtained from all independent contractors and subcontractors evidencing the type and amount of insurance described in this endorsement and provide copies to us at such times as we may request.

All other terms and conditions of the policy remain unchanged.

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

## **ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - SCHEDULED PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

#### **SCHEDULE**

<b>Name Of Additional Insured Person(s) Or Organization(s):</b>	<b>Location(s) Of Covered Operations</b>
Any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement, effected prior to the date your operations for that person or organization commenced, that such person or organization be added as an additional insured on your policy.	In respect to any location where the named insured is performing "your work".
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

**A. Section II - Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

**B.** With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

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

## **ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS – COMPLETED OPERATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

### **SCHEDULE**

<b>Name Of Additional Insured Person(s) Or Organization(s):</b>	<b>Location And Description Of Completed Operations</b>
Any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement, effected prior to the date your operations for that person or organization commenced, that such person or organization be added as an additional insured on your policy.	In respect to any location where the named insured is performing "your work".
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

**Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury" or "property damage" caused, in whole or in part, by "your work" at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the "products-completed operations hazard".

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

## **PRIMARY/NON-CONTRIBUTORY COVERAGE**

This endorsement modifies insurance provided under the following:

### **COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**PRIMARY/NON-CONTRIBUTORY** – If required by written contract or agreement, effected prior to the date your operations for that person or organization commenced and named below, such insurance as is afforded by this policy to any additional insureds under this policy shall be primary insurance, and any insurance or self-insurance maintained by such additional insured(s) shall not contribute to the insurance afforded to the named insured.

All other terms and conditions remain unchanged.

### **SCHEDULE**

Any person or organization that is:

1. An owner of real or personal property on which you are performing operations, but only at the specific written request by that person or organization to you, and only if:
  - a. That request is made prior to the date your operations for that person or organization commenced; and
  - b. A Certificate of Insurance evidencing that request has been issued by your authorized insurance agent or broker; or
2. A contractor on whose behalf you are performing operations, but only at the specific written request by that person or organization to you, and only if:
  - a. That request is made prior to the date your operations for that person or organization commenced; and
  - b. A Certificate of Insurance evidencing that request has been issued by your authorized insurance agent or broker.

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

## **AMENDED WAIVER OF SUBROGATION**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART**

**SCHEDULE**

**Name of Person or Organization:**

Any person or organization that is:

1. An owner of real or personal property on which you are performing operations, but only at the specific written request by that person or organization to you, and only if:
  - a. That request is made prior to the date your operations for that person or organization commenced; and
  - b. A Certificate of Insurance evidencing that request has been issued by your authorized insurance agent or broker; or
2. A contractor on whose behalf you are performing operations, but only at the specific written request by that person or organization to you, and only if:
  - a. That request is made prior to the date your operations for that person or organization commenced; and
  - b. A Certificate of Insurance evidencing that request has been issued by your authorized insurance agent or broker.

WAIVER OF SUBROGATION – If required by written contract or agreement, we waive any right of recovery we may have against any entity that is an additional insured shown in the Schedule above per the terms of this endorsement because of payments we make for injury or damage arising out of “your work” performed under a contract with that person or organization.

All other terms and conditions remain unchanged.

## CONTRACTORS POLLUTION LIABILITY COVERAGE PART DECLARATIONS

**Policy Number:** DENVP00000232-00

**Policy Issue Date:**

**ITEM 1.** NAMED INSURED AND MAILING ADDRESS  
Greenwood Property Inspection Services LLC  
330 NW 170th Street  
Newberry, FL 32669

**ITEM 2.** POLICY PERIOD: From: 12/1/2025 To: 12/1/2026  
at 12:01 A.M. Standard Time at your mailing address shown above.

**ITEM 3.** LIMITS OF INSURANCE

Contractors Pollution Liability - Occurrence	
Aggregate Limit	\$2,000,000
Each Pollution Condition Limit	\$1,000,000

**ITEM 4.** RETROACTIVE DATE (For Claims Made Coverage Only):

If no Retroactive Date is shown above, the Retroactive Date is the beginning of the policy period for this insurance.

**ITEM 5.** DEDUCTIBLE AMOUNT: \$2,500 Deductible Each Pollution Condition

**ITEM 6.** ENDORSEMENTS ATTACHED TO THE POLICY AT INCEPTION:  
**See attached Schedule B – Schedule of Forms and Endorsements**



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

## **ORGANIC PATHOGEN ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **CONTRACTOR'S POLLUTION LIABILITY COVERAGE PART**

In consideration of the premium paid, it is agreed that Exclusion **B) Mold, Fungus and Organic Pathogen** is deleted from form **DENV 0222 – 5NS Supplemental Policy Exclusions**.

Further, **SECTION V – DEFINITIONS, 20. “Pollutants”** is deleted from form **DENV 2101 – 3NC** and replaced with the following:

“Pollutants” mean any solid, liquid, gaseous, or thermal, or biological substance, material, matter, medical or pathological waste, “organic pathogen”, irritant, contaminant, including smoke, vapor soot, fumes, acids, alkalis, chemicals, waste, and naturally occurring radioactive material.

Further, **SECTION V – DEFINITIONS, 21. “Pollution condition”** is deleted from form **DENV 2101 – 3NC** and replaced with the following:

“Pollution condition” means the discharge, dispersal, seepage, migration, growth, release or escape of “pollutants”. In the event of related “pollution conditions”, or of the continuation of the same or related “pollution conditions” over any period of time, such “pollution conditions” shall be deemed to be one “pollution condition”.

Further, for the purposes of this endorsement, the following is added to **SECTION V – DEFINITIONS** of form **DENV 2101 – 3NC**:

“Organic pathogen” means any organic irritant or contaminant, including but not limited to mold, fungus, bacteria, or virus, including but not limited to their byproduct such as mycotoxin, mildew, or biogenic aerosol.

All other terms remain unchanged.

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

**CLAIM EXPENSES ADDITIONAL LIMIT ENDORSEMENT**

This endorsement modifies insurance provided under the following:

**CONTRACTORS POLLUTION LIABILITY COVERAGE PART**

Paragraph 3. in **SECTION III – LIMITS OF INSURANCE AND DEDUCTIBLE** is deleted and replaced by the following:

3. a. Subject to 2. above, the **Each Pollution Condition Claim Expenses Limit** shown below is the most we will pay for the sum of all “claim expenses” because of all “bodily injury” or “property damage” arising out of any one “pollution condition”.
- b. Subject to 2. above, the Each Pollution Condition Limit is the most we will pay for the sum of all damages and “claim expenses” because of all “bodily injury” or “property damage” arising out of any one “pollution condition”. However, the Each Pollution Condition Limit does not apply to “claim expenses” until after the Each Pollution Condition Claim Expenses Limit shown below has been exhausted by payment of “claim expenses” for that same “pollution condition”.

Each Pollution Condition Claim Expenses Limit: \$1,000,000
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## TRANSPORTATION POLLUTION LIABILITY ENDORSEMENT – SCHEDULED LIMIT

CLAIMS EXPENSES ARE INCLUDED WITHIN THE DEDUCTIBLE AMOUNT AND THE LIMITS OF INSURANCE WILL  
BE REDUCED BY CLAIMS EXPENSES.

This endorsement modifies insurance provided under the following:

### CONTRACTORS POLLUTION LIABILITY COVERAGE PART

#### Schedule Of Covered Autos

- a. All “autos” you own or operate, and
- b. All “autos” that are owned, operated, leased, or hired by any entity other than the named insured who is engaged in the business of transporting “cargo” on behalf of the named insured.

#### SCHEDULE OF LIMITS

LIMITS OF INSURANCE AND DEDUCTIBLE	
Each Pollution Condition Limit	\$1,000,000
Aggregate Limit	\$1,000,000
Deductible	\$2,500

For the purpose of this endorsement:

Our obligation to pay damages on your behalf applies only to the amount of damages in excess of any deductible amount shown in the Schedule of this endorsement as applicable to such coverage.

The Limits of Insurance applicable to Each Pollution Condition or Aggregate for such coverages are not reduced by the amount of the deductible. Moreover, the Limit of Insurance shown in the Schedule above is included within, and not in addition to, the applicable Each Pollution Condition and Aggregate Limit shown in the Declarations.

1. Solely for the purposes of this endorsement, **CONTRACTORS POLLUTION LIABILITY COVERAGE FORM, SECTION I – COVERAGES, 1. Insuring Agreement** is deleted in its entirety and replaced by the following:

#### **Section I - COVERAGES – CONTRACTORS POLLUTION LIABILITY**

##### **1. Insuring Agreement**

- A. We will pay those sums that the insured becomes legally obligated to pay as damages because of “bodily injury” or “property damage” to which this insurance applies. We will have the right and duty to defend the insured against any “suit” seeking those damages. However, we will have no duty to defend the insured against any “suit” seeking damages for “bodily injury” or “property damage” to which this insurance does not apply. We may, at our discretion, investigate any “occurrence” and settle any “claim” or “suit” that may result. But:
  - (1) The amount we will pay for damages and “claims expenses” is limited to the to the amount shown in the above **SCHEDULE OF LIMITS** and as described in Section III – **Limits Of Insurance and Deductible**; and
  - (2) Our right and duty to defend ends when we have used up the applicable limit of insurance shown in the above **SCHEDULE OF LIMITS** in the payment of judgments or settlements or “claim expenses”

No other obligation or liability to pay sums or perform acts or services is covered.

**B.** This insurance applies to “bodily injury” and “property damage” only if:

- (1) The “bodily injury” or “property damage” is caused by an “occurrence” that takes place in the “coverage territory”;
- (2) The “bodily injury” or “property damage” occurs during the policy period;
- (3) Prior to the policy period, no insured listed under Paragraph 1. of **Section II – Who Is An Insured** and no “employee” authorized by you to give or receive notice of an “occurrence” or “claim”, knew that the “bodily injury” or “property damage” had occurred, in whole or in part. If such a listed insured or authorized “employee” knew, prior to the policy period, that the “bodily injury” or “property damage” occurred, then any continuation, change or resumption of such “bodily injury” or “property damage” during or after the policy period will be deemed to have been known prior to the policy period; and
- (4) The “bodily injury” or “property damage” results from a “transportation pollution condition” that arises from the transportation of “cargo” in or on a “covered auto”.

**C.** “Bodily injury” or “property damage” which occurs during the policy period and was not, prior to the policy period, known to have occurred by any insured listed under Paragraph 1. of **Section II – Who Is An Insured** or any “employee” authorized by you to give or receive notice of an “occurrence” or “claim”, includes any continuation, change or resumption of that “bodily injury” or “property damage” after the end of the policy period.

**D.** “Bodily injury” or “property damage” will be deemed to have been known to have occurred at the earliest time when any insured listed under Paragraph 1. of **Section II – Who Is An Insured** or any “employee” authorized by you to give or receive notice of an “occurrence” or “claim”:

- (1) Reports all, or any part, of the “bodily injury” or “property damage” to us or any other insurer;
- (2) Receives a written or verbal demand or “claim” for damages because of the “bodily injury” or “property damage”; or
- (3) Becomes aware by any other means that “bodily injury” or “property damage” has occurred or has begun to occur.

**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”.

**3.** For the purposes of this endorsement, the following **Exclusions** are added: This insurance does not apply to:

**U. Handling of Cargo**

“Bodily injury” or “property damage” arising out of the handling of “cargo”:

- (1) Before it is moved from the place where it is accepted by the insured for movement into or onto the “covered auto”; or
- (2) After it is moved from the “covered auto” to the place where it is finally delivered by the insured.

This exclusion does not apply to “bodily injury” or “property damage” arising out of the handling of “cargo” by or on behalf of the insured during the process of loading or unloading of “cargo”.

**V. Wrongful Delivery**

“Bodily injury” or “property damage” arising out of the delivery of:

- (1) Any material into the wrong receptacle or to the wrong address or wrong location; or
- (2) The wrong material.

**W. Fuel and Lubricants**

“Bodily injury” or “property damage” arising out of the discharge, dispersal, seepage, migration, release or escape of fuels, lubricants, fluids, exhaust gases or other similar “pollutants” that are:

- (1) Used to further the operation; or
- (2) Needed for or result from the normal functioning, of a “covered auto” or its parts, or any attached “auto”, machinery, equipment or trailer.

**X. Mechanical Device**

“Bodily injury” or “property damage” resulting from the movement of “cargo” by a mechanical device (other than a hand truck) unless the device is attached to the “covered auto”.

**Y. Storage**

“Bodily injury” or “property damage” arising out the discharge, dispersal, seepage, migration, release or escape of

“pollutants” that:

- (1) Are being stored, disposed of, treated or processed in or upon any “covered auto”; or
- (2) Contained in any property that is, being stored, disposed of, treated or processed in or upon any “covered auto”.

This exclusion does not apply to any “covered auto” that is parked for less than seventy-two hours at a location during the transportation of “cargo” to its intended destination.

4. For the purposes of this endorsement, **CONTRACTORS POLLUTION LIABILITY COVERAGE PART, DEFINITIONS** is amended to include the following additional **DEFINITIONS**:

28. “Cargo” means goods, products or waste that are:

- A. Being transported by you or on your behalf; and
- B. Carried for delivery on or located within a “covered auto” while in the course of transit.

However, “cargo” does not include any goods, products or waste that the “covered auto” is not properly licensed to transport.

29. “Covered auto” means any “auto” that is shown in the above Schedule of Covered Autos, including any “auto”, machinery, equipment or trailer while attached thereto.

30. “Transportation pollution condition” means the accidental discharge, dispersal, seepage, migration, release or escape of “pollutants”.

PLEASE READ THE ENTIRE ENDORSEMENT CAREFULLY.

## NON OWNED DISPOSAL SITE(S) LIABILITY ENDORSEMENT - SCHEDULED LIMIT

THIS COVERAGE FORM PROVIDES CLAIMS-MADE COVERAGE.  
CLAIM EXPENSES ARE INCLUDED WITHIN THE DEDUCTIBLE AMOUNT AND THE  
LIMITS OF INSURANCE WILL BE REDUCED BY CLAIM EXPENSES.

This endorsement modifies insurance provided under the following:

### CONTRACTORS POLLUTION LIABILITY COVERAGE PART

#### SCHEDULE

LIMITS OF INSURANCE AND DEDUCTIBLE	
Each Pollution Condition Limit	\$1,000,000
Aggregate Limit	\$1,000,000
Deductible	\$2,500
Retroactive Date: 12/1/2025	

For the purpose of this endorsement:

Our obligation to pay damages on your behalf applies only to the amount of damages in excess of any deductible amount shown in the Schedule of this endorsement as applicable to such coverage.

The Limits of Insurance applicable to Each Pollution Condition or Aggregate for such coverages are not reduced by the amount of the deductible. Moreover, the Limits of Insurance shown in the Schedule above is included within, and not in addition to, the applicable Each Pollution Condition and Aggregate Limit shown in the Declarations.

1. In consideration of the premium paid, **Exclusion K, Non Owned Disposal Site** is hereby deleted.
2. Solely for the purposes of this endorsement, **CONTRACTORS POLLUTION LIABILITY COVERAGE FORM, SECTION I – COVERAGES, Item 1. Insuring Agreement** is deleted in its entirety and replaced by the following:

#### SECTION I - COVERAGES

##### CONTRACTORS POLLUTION LIABILITY

###### 1. Insuring Agreement

- A. We will pay those sums that the insured becomes legally obligated to pay as damages because of "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any "claim" or "suit" that may result. But:
- (1) The amount we will pay for damages and "claim expenses" is limited as described in Section III – Limits Of Insurance and Deductible; and
  - (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements or "claim expenses".
- No other obligation or liability to pay sums or perform acts or services is covered.
- B. This insurance applies to "property damage" only if:
- (1) The "property damage" is caused by a "site pollution condition" that emanates from and migrates beyond the boundaries of a "non owned disposal site":
    - (a) As a result of the disposal of any material or waste generated from a job site where the insured is performing or has performed "your work"; and
    - (b) If the material or waste is generated by "your work"; and
    - (c) If such "non owned disposal site" is currently permitted and/or licensed by an applicable federal, state, provincial, or municipal authority as a treatment, storage, or disposal facility at the time the material or waste is delivered or transferred to the "non owned disposal site"; and
    - (d) If such "non owned disposal site" is not listed on a proposed or final federal National Priorities List or Superfund database, or any state, provincial and/or municipal equivalent of the National Priorities List or Superfund database,

at or prior to the time the material or waste is transferred to the "non owned disposal site" for treatment, storage or disposal; and

- (e) If such "non owned disposal site" is not:
  - 1. owned, rented, or occupied by an insured;
  - 2. sold, given away or abandoned by an insured; or
  - 3. loaned to an insured; and
- (2) The "property damage" is caused by a "site pollution condition" that first commences on or after the Retroactive Date shown in the Schedule above; and
- (3) A "claim" for damages because of the "property damage" is first made against any insured, in accordance with Paragraph C. below, during the policy period or any Extended Reporting Period we provide as applicable to this endorsement.
- C. A claim" by a person or organization seeking damages will be deemed to have been made at the earlier of the following times:
  - (1) When notice of such "claim" is received and recorded by any "insured" or by us; or
  - (2) When we make settlement in accordance with Paragraph 1.A. above.

**3. Solely for the purposes of this endorsement, the following Extended Reporting Period provisions are added:**

- 1. This section applies only if:
  - A. This Coverage Part is canceled or not renewed for any reason except non-payment of the premium, or any Deductible Amount, payable to us; or
  - B. We renew or replace this Coverage Part with other Site Specific Pollution Liability insurance that:
    - (1) Has a Retroactive Date later than the date shown in the Declarations of this endorsement; or
    - (2) Does not apply on a claims made basis to "property damage" resulting from a "site pollution condition".
- 2. The Extended Reporting Period does not extend the policy period or change the scope of coverage provided. The Extended Reporting Period applies to a "claim" for "property damage" only if:
  - A. The "property damage" results from a "site pollution condition" that emanates from a "non owned disposal site" and is scheduled as a "covered site", and
  - B. The "property damage" is caused by a "site pollution condition" that first commences on or after the Retroactive Date identified in the Declarations, and before the end of the policy period.
- 3. The Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the policy period and lasts for:
  - A. One year with respect to "claims":
    - (1) Because of "property damage" resulting from a "site pollution condition" that emanates from a "non owned disposal site", and
    - (2) If that "site pollution condition" is reported to and received by us not later than 60 days after the end of the policy period.
  - B. Sixty days with respect to "claims" resulting from a "site pollution condition" that emanates from a "non owned disposal site" and not previously reported to and received by us.

The Basic Extended Reporting Period does not apply to "claims" that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such "claims".
- 4. Neither the Basic Extended Reporting Period nor the Supplemental Extended Reporting Period reinstates or increases the Limits of Insurance.

5. A Supplemental Extended Reporting Period of twelve (12), twenty-four (24) or thirty-six (36), months duration is available, but only by an endorsement and for an extra charge. This supplemental period starts when the Basic Extended Reporting Period, set forth in Paragraph 3. above, ends.

We must receive from you, a written request for the endorsement, and the applicable additional premium within 60 days after the end of the policy period. We will determine the additional premium in accordance with our rules and rates. In doing so, we may take into account the following:

- A. The exposures insured;
- B. Previous types and amounts of insurance;
- C. Limits of Insurance available under this Coverage for future payment of damages; and
- D. Other related factors.

Subject to a minimum premium, the additional premium for any Supplemental Extended Reporting Period shown below will not exceed the percentage shown next to it of the annual premium for this Coverage.

<u>Supplemental Extended Reporting Period</u>	<u>Percentage of Annual Premium</u>
12 months	100%
24 months	150%
36 months	200%

This endorsement shall set forth the terms, not inconsistent with this Section, applicable to the Supplemental Extended Reporting Period, including a provision to the effect that the insurance afforded for claims first received during such period is excess over any other valid and collectible insurance available under policies in force after the Supplemental Extended Reporting Period starts.

4. Solely for the purposes of this endorsement, **CONTRACTORS POLLUTION LIABILITY COVERAGE FORM, SECTION VI - DEFINITIONS** is amended to include the following additional DEFINITIONS:

- 28. "Non Owned Disposal Site" means a facility or site that is used for treatment, transfer, landfill, storage or disposal of any "pollutants" which is not owned, operated, leased or maintained by the named insured or affiliated entity.
- 29. "Site pollution condition" means the discharge, dispersal, seepage, migration, release or escape of "pollutants" from a "Non Owned Disposal Site" that is scheduled as a "covered site". In the event of related "site pollution conditions", or the continuation, progression, change or resumption of the same or related "site pollution conditions" over any period of time, such "site pollution conditions" shall be deemed to be one "site pollution condition".



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

## **PRIMARY/NON-CONTRIBUTORY COVERAGE**

This endorsement modifies insurance provided under the following:

### **CONTRACTORS POLLUTION LIABILITY COVERAGE PART**

**PRIMARY/NON-CONTRIBUTORY** – If required by written contract or agreement, effected prior to the date your operations for that person or organization commenced and named below, such insurance as is afforded by this policy to any additional insureds under this policy shall be primary insurance, and any insurance or self-insurance maintained by such additional insured(s) shall not contribute to the insurance afforded to the named insured.

All other terms and conditions remain unchanged.

### **SCHEDULE**

Any person or organization that is:

1. An owner of real or personal property on which you are performing operations, but only at the specific written request by that person or organization to you, and only if:
  - a. That request is made prior to the date your operations for that person or organization commenced; and
  - b. A Certificate of Insurance evidencing that request has been issued by your authorized insurance agent or broker; or
2. A contractor on whose behalf you are performing operations, but only at the specific written request by that person or organization to you, and only if:
  - a. That request is made prior to the date your operations for that person or organization commenced; and
  - b. A Certificate of Insurance evidencing that request has been issued by your authorized insurance agent or broker.

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

## **AMENDED WAIVER OF SUBROGATION**

This endorsement modifies insurance provided under the following:

### **CONTRACTORS POLLUTION LIABILITY COVERAGE PART**

#### **SCHEDULE**

**Name of Person or Organization:**

Any person or organization that is:

- 1.** An owner of real or personal property on which you are performing operations, but only at the specific written request by that person or organization to you, and only if:
  - a.** That request is made prior to the date your operations for that person or organization commenced; and
  - b.** A Certificate of Insurance evidencing that request has been issued by your authorized insurance agent or broker; or
- 2.** A contractor on whose behalf you are performing operations, but only at the specific written request by that person or organization to you, and only if:
  - a.** That request is made prior to the date your operations for that person or organization commenced; and
  - b.** A Certificate of Insurance evidencing that request has been issued by your authorized insurance agent or broker.

**WAIVER OF SUBROGATION** – If required by written contract or agreement, we waive any right of recovery we may have against any entity that is an additional insured shown in the Schedule above per the terms of this endorsement because of payments we make for injury or damage arising out of “your work” performed under a contract with that person or organization.

All other terms and conditions remain unchanged.

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

## **ADDITIONAL INSURED – OWNERS, LESSEES OR CONTRACTORS**

This endorsement modifies insurance provided under the following:

### **CONTRACTORS POLLUTION LIABILITY COVERAGE PART**

#### **SCHEDULE**

**Name of Person or Organization:**

Any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement, effected prior to the date your operations for that person or organization commenced, that such person or organization be added as an additional insured on your policy.

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

**Section II - Who Is An Insured** is amended to include as an insured the person or organization shown in the Schedule above, but only with respect to liability caused, in whole or in part, by your operations performed for the additional insured(s), or premises owned by or rented to you.

## PROFESSIONAL LIABILITY COVERAGE PART DECLARATIONS

**Policy Number:** DENVP00000232-00

**Policy Issue Date:**

**ITEM 1.** NAMED INSURED AND MAILING ADDRESS  
Greenwood Property Inspection Services LLC  
330 NW 170th Street  
Newberry, FL 32669

**ITEM 2.** POLICY PERIOD: From: 12/1/2025 To: 12/1/2026  
at 12:01 A.M. Standard Time at your mailing address shown above.

**ITEM 3.** LIMITS OF INSURANCE

Aggregate Limit	\$2,000,000
Each Incident Limit	\$1,000,000

**ITEM 4.** RETROACTIVE DATE: 12/1/2025

If no Retroactive Date is shown above, the Retroactive Date is the beginning of the policy period for this insurance.

**ITEM 5.** DEDUCTIBLE AMOUNT: \$2,500 Deductible Each Wrongful Act

**ITEM 6.** PROFESSIONAL SERVICES: Professional services performed by the named insured for others for a fee.

**ITEM 7.** FORMS AND ENDORSEMENTS APPLICABLE TO THIS COVERAGE PART AT INCEPTION:  
**See attached Schedule B – Schedule of Forms and Endorsements**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## CLAIM EXPENSES ADDITIONAL LIMIT ENDORSEMENT

This endorsement modifies insurance provided under the following:

### PROFESSIONAL LIABILITY COVERAGE PART

SECTION III – LIMITS OF INSURANCE AND DEDUCTIBLE, Paragraph 3. is deleted and replaced by the following:

3. a. Subject to 2. above, the **Each Incident Claim Expenses Limit** shown below is the most we will pay for the sum of all “claim expenses” because of all “claims” arising out of any one “wrongful act”.
- b. Subject to 2. above, the Each Incident Limit is the most we will pay for the sum of all damages and “claim expenses” because of all “claims” arising out of any one “wrongful act”. However, the Each Incident Limit does not apply to “claim expenses” until after the Each Incident Claim Expenses Limit shown below has been exhausted by payment of “claim expenses” for that same “wrongful act”.

<b>Each Claim Expenses Limit: \$1,000,000</b>
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All other terms remain unchanged.

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

## **MOLD COVERAGE ENDORSEMENT**

This endorsement modifies insurance provided under the following:

### **PROFESSIONAL LIABILITY COVERAGE PART**

In consideration of the premium paid, Section **B) Mold, Fungus and Organic Pathogen Exclusion** of **Supplemental Policy Exclusions, DENV 0222 - 5NS**, is hereby deleted.

#### **Retroactive Date: 12/1/2025**

Solely for the purposes of coverage granted under this endorsement, it is hereby understood and agreed that this insurance does not apply to any "claim" or "suit" which is based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving any "wrongful act" actually or allegedly occurring prior to the Retroactive Date shown above.

All other terms and conditions remain unchanged

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## ADDITIONAL INSURED - OWNERS, LESSEES, OR CONTRACTORS

This endorsement modifies insurance provided under the following:

### PROFESSIONAL LIABILITY COVERAGE PART

#### SCHEDULE

**Name of Person or Organization:**

Any person or organization for whom you are performing operations when you and such person or organization have agreed in writing in a contract or agreement, effected prior to the date your operations for that person or organization commenced, that such person or organization be added as an additional insured on your policy.

(If no entry appears above, information required to complete this endorsement will be shown in the Declaration as applicable to this endorsement.)

**A. SECTION II – WHO IS AN INSURED** is amended to include as an insured the person or organization shown in the Schedule, but only with respect to liability caused, in whole or in part by “professional services” performed for that additional insured(s)

**B.** With respect to the insurance afforded to these additional insureds. the following additional exclusions apply:

**Exclusions**

This insurance does not apply to any “claim” that results from injury or damage occurring after:

- (1) All “professional services”, including materials, parts or equipment furnished in connection with such services, on the project (other than maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the site of the covered operations have been completed; or
- (2) That portion of “your work” out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.