

HOUSING AUTHORITY OF THE CITY OF PITTSBURGH

**REQUEST FOR PROPOSALS
Multiple Insurance Lines
RFP #700-35-21**

**Due:
October 12, 2021
10:00 A.M.**

**To: Mr. Kim Detrick
Procurement Director/
Chief Contracting Officer
100 Ross Street
2nd Floor, Suite 200
Pittsburgh, PA 15219**

SECTION I INTRODUCTION

The HACP is a municipal corporation, formed under the U.S. Housing Act of 1937, codified at 42 U.S.C. Section 1401 et seq. as amended and the Housing Authority Law of Commonwealth of Pennsylvania codified at 35 P.C. 1542, et. seq. as amended. As such, the HACP is charged with providing “affordable decent, safe and sanitary housing for low-income persons.”

The HACP has approximately 300 employees and services over 10,000 residents. The Authority, its partners and subsidiaries operate approximately 4000 units of rental housing; and, through its Housing Choice Voucher Program, funds housing assistance for the rental of more than 6000 other units of privately owned housing.

Major operational departments include Asset and Site Management, Facility Services, Occupancy, Housing Choice Voucher, and Modernization & Development. Major administrative departments include Legal, Finance, Information Technology, and Human Resources. Our public and community relations departments are Community Affairs and Resident Self-Sufficiency. All departments work together to achieve the goals of the Authority that are set by the Board of Commissioners. Day to day decision-making rests with the Executive Director, who reports to the Board of Commissioners on a regular basis.

The Housing Authority of the City of Pittsburgh seeks proposals from persons or organizations qualified to provide **Multiple Insurance Lines**.

The Authority is contemplating the award of a professional service contract, or contracts, for **one (1) year with a one (1) year extension option for a total of two (2) years**, in the form of the Contract (**Attachment A**) through this solicitation process. If submitting alterations to the HACP contract for review and acceptance by HACP, please submit an electronic version in MS Word format on a CD/Flash Drive. If submitting your company contract for review and acceptance by HACP, please submit an electronic version in MS Word format on CD/Flash Drive. If your contract is not included with your proposal it is assumed that HACP’s contract will be used and is binding.

Any questions regarding this Request for Proposals should be in writing and directed to:

Mr. Kim Detrick – Procurement Director/Chief Contracting Officer
Housing Authority of the City of Pittsburgh
100 Ross Street, 2nd, Floor Suite 200
Pittsburgh, PA 15219
412.643.2832
412.456.5007 fax
kim.detrick@hacp.org

A complete proposal package may be obtained from:

Business Opportunities Section of the HACP website, www.hacp.org

Following are the Key Dates associated with this Request for Proposals:

October 12, 2021
10:00 a.m.

Deadline for Submission of Proposals

Kim Detrick – Procurement Director
Housing Authority of the City of Pittsburgh
100 Ross Street, 2nd Floor, Suite 200
Pittsburgh, PA 15219

September 30, 2021
10:00 a.m.

Pre-submission Meeting:

will be held via Zoom Meeting:

Join Zoom Meeting

<https://zoom.us/j/99551424707?pwd=S3BrTDVSZGx4RGF1SkVaMEZCQk1Fdz09>

Meeting ID: 995 5142 4707

Passcode: 202164

Dial by your location:

+1 301 715 8592 US (Washington D.C)

October 1, 2021
10:00 a.m.

Deadline for the submission of written questions.

****Deadlines are subject to extension at HACP discretion and will be communicated as an addendum to this solicitation.**

HACP will also accept online submissions for this Request for Proposals in addition to accepting submissions at our 100 Ross Street office. For respondents wishing to submit online, please go to the following web address to upload documents:

<https://www.dropbox.com/request/GWUOQ4ct9y7I8DXzvBH5>

Please include your name and email address when prompted before submitting and upload all relevant attachments in the same document. Formatting for online submission should be organized in the same manner as if submitting the information via CD or flash drive. The title of the uploaded bid shall be as follows:

**[Full Company Name]_RFP #700-35-21__Technical
[Full Company Name]_RFP #700-35-21__Fee Proposal**

In the unlikely event your bid is too large to be uploaded as a single file, add: _Part-1, _Part-2... etc. to the end of the file name.

In addition to the electronic submittal above, The Housing Authority of the City of Pittsburgh will **only be accepting physical proposals dropped off in person from 8:00 AM until the**

closing time of time of 10:00 A.M. on October 12, 2021 in the lobby of 100 Ross St., Pittsburgh, PA 15219. Proposals may still be mailed via USPS at which time they will be Time and Date Stamped at 100 Ross Street, 2nd Floor, Suite 200, Pittsburgh, PA 15219. All proposals must be received at the above address no later than **10:00 A.M. on October 12, 2021** regardless of the selected delivery mechanism.

SECTION II SCOPE OF SERVICES

The selected offeror will be responsible for providing Auto Physical Damage; Auto Liability; Boiler and Machinery; Directors & Officers/Employment Practices, including Crime, Employee Theft, Forgery or Alteration, Computer Fraud, Funds Transfer Fraud fiduciary Liability; General Liability, including Employee Benefits, and Mold and Property insurance.

The Scope of Services shall include, but is not limited to the following:

1. Provide insurance coverage in the areas listed above pursuant to the terms in attachments L-N.
2. Manage/pay claims in accordance with the contract issued as a result of an award emanating from this RFP.
3. Provide an adjudication system to insured for dispute resolution.
4. Issue premium bills and deductible/retention amounts to the Authority based on claims.
5. Attend meetings with the Housing Authority on a quarterly basis to review and analyze data and develop solutions to contain costs.
6. Provide reports and drill-down data to ensure an in-depth full analysis and copy HACP authorized personnel on all final decisions affecting claims.
7. Comply with all privacy regulations, including safeguarding the privacy and confidential data as applicable.
8. Perform any other services not expressly stated but considered to be an industry standard for the insurance programs listed above.
9. Provide any and all other services necessary to assure effective insurance programs in the above referenced areas.
10. Provide \$1 million combined single limit and \$10,000.00 Deductible for Auto Liability.
11. Any and all policies issued to HACP shall contain a Selection of Counsel Endorsement which gives the Insured the right to select defense counsel or to consent to the Insurer's selection of defense counsel to defend any Claim. The Insurer will have the right to be given the opportunity to approve, in advance, counsel selected by the Insured, provided that such approval will not be unreasonably withheld.

In the event law firm(s), and/or attorney(s) are desired to provide legal services and do not comply with the procurement as described above, any and all costs attributable to such law firm(s) and/or attorney(s) shall not be charged to HACP's coverage and HACP shall not be liable for any such fees, costs or expenses of any type or kind arising from the use of such law firm(s) and/or attorney(s).

Current insurance rates will not be released as part of this solicitation

The Professional Services Contract that is anticipated for use to obtain these services is included herein as **Attachment A**.

**SECTION III
GENERAL REQUIREMENTS**

An Offeror may be an individual or a business corporation, partnership, firm, joint venture or other legal entity duly organized and authorized to do business in the City of Pittsburgh, financially sound and able to provide the services being procured by HACP.

If an Offeror has been debarred, suspended or otherwise lawfully precluded from participating in any public procurement activity, such firm shall disclose that information in its offer, which may be sufficient ground for disqualification. If the selected firm fails to disclose such information and HACP discovers it thereafter, then HACP could terminate the contract.

Each Offeror must be in good standing with HACP, and any Federal, State or Municipality that has or has had a contracting relationship with the firm. If Offeror is not in good standing with HACP, and/or any Federal, State or Municipality this must be disclosed. If a Federal, State or Municipal entity has terminated any contract with an Offeror for deficiencies or defaults, that Offeror must disclose this information to HACP. HACP will consider such facts and circumstances during its evaluation of the Offeror's proposal. If the selected firm fails to disclose such information and HACP discovers it thereafter, then HACP could terminate the contract.

Offeror must have and maintain all necessary insurance to cover malpractice liability and workers' compensation and submit proof of it with their proposal submission.

SECTION IV
CONTENT OF RESPONSE DOCUMENTS

Offerors submitting Proposals should fully read and comprehend the *Instructions to Offerors Non-Construction* provided in **Attachment B** and *General Conditions – Non Construction* provided in **Attachment C**. Proposals received without all of the required information may be deemed non-responsive. Offerors choosing to submit physical proposals must submit one original plus three (3) paper copies of their technical proposal and one (1) electronic copy in .PDF format on a CD/Flash Drive. **In a separate sealed envelope** submit one (1) original paper, one (1) paper copy and (1) electronic copy in .PDF format of the fee proposal. Proposals must include, in the same order as below and using the forms attached hereto, the following information, exhibits and schedules:

A. General Information

1. Letter of Interest (Cover letter)
2. Type of Organization; Corporation, Partnership, Joint Venture or Sole Proprietorship. Names of shareholders, partners, principals and any other persons exercising control over the Firm.
3. Description of the Offeror's capacity including staff resources
4. Organizational Certifications:
 - (a) Copies of Certificate of Incorporation, Partnership Agreement, Joint Venture or other organizational document.
 - (b) A corporate resolution signed by the Secretary of the Corporation and notarized, certifying the name of the individual(s) authorized to sign the offer, the contract and any amendments thereto.

B. Previous Related Experience

1. The bidder shall list three (3) firms, governmental units, or persons for whom the bidder has previously performed work of the nature requested under this RFP. Name of the contracting entity.
2. Name, title and a telephone number of a contract person for each identified contracting entity to permit reference checks to be performed. The identified party must be one who has first-hand knowledge regarding the operation of the contracted facility or project and who was involved in managing the contract between the Offeror and the contracting entity.
3. In addition to the references, all bidders will provide the last three jobs they performed, contact information from the job and all change orders related to the job and the reason for each.
4. All bidders will provide information on the most recent HACP job to include all change order information and the reason for each. The most recent HACP job can be one of the 3 last jobs performed if that is the case.

C. Proposed Staffing and Sub-consultants Responsibilities and Qualifications

Provide the following information relative to the proposed staffing and sub-consultants for this contact:

1. Provide background information regarding each identified Staff member that accurately describes his or her employment history and relevant experience providing services similar to those described in this Request for Proposals.
2. Description of the Scope of Services for at least three (3) projects in which the Staff and/or sub-consultant has provided services similar to those described in this Request for Proposals. Please include the individual's role in each project and all relevant aspects of each project.

D. Methodology

Project Approach: Provide a brief narrative of the Offeror's approach to the services described in this Request for Proposals. Availability: Describe the availability of the Staff proposed and the turnaround time for each request to be made by the Authority.

E. Certifications and Representations of Offerors

Each Offeror must complete the Certifications and Representations of Offerors provided in **Attachment D**.

F. Minority and Women Business Participation Plan

HACP MBE and WBE Goals. It is the policy of HACP to ensure that Minority Business Enterprises (MBEs) and Women-owned Businesses (WBEs) are provided maximum opportunity to participate in contracts procured by HACP. In accordance with Executive Order 11625, HACP has established a minimum threshold of eighteen percent (18%) of the total dollar amount for MBE utilization in this contract. HACP has established a seven percent (7%) minimum threshold for participation of WBEs, and, HACP strongly encourages and affirmatively promotes the use of MBEs and WBEs in all HACP contracts. For these purposes, an MBE is defined as "any legal entity other than a joint venture,

organized to engage in commercial transactions, that is at least fifty-one percent (51%) owned and controlled by one or more minority persons." Also, a minority person is defined as a member of a socially or economically disadvantaged minority group, which includes but is not limited to, African-Americans, Hispanic-Americans, Native-Americans, and Asian-Americans. A WBE/MBE is defined as "any legal entity other than a joint venture, organized to engage in commercial transactions, that is at least fifty-one percent (51%) owned and controlled by a woman.

Proposals submitted in response to this solicitation MUST include an MBE/WBE participation plan which, at a minimum, demonstrates "Best Efforts" have been taken to achieve compliance with MBE/WBE goals. HACP's Procurement Policy defines "Best Efforts" in compliance with MBE/WBE goals to mean that the contractor must certify and document with its bid or proposal that it has contacted in writing at least ten (10) certified MBE/WBE subcontractors to participate in the proposed contract with HACP or lesser number if the contractor provides documentation that ten (10) certified MBE and ten (10) certified WBE contractors could not be identified. Each contractor shall certify as to same under penalty of perjury and shall submit the back-up documentation with its bid or proposal. Any bid or proposal received from a contractor that does not contain such certification and back-up documentation acceptable to HACP may be deemed non-responsive by HACP.

If you have any questions regarding the HACP MBE/WBE goals please contact **Ms. Renelda Colvin, MBE/WBE Compliance Specialist**, by e-mail at renelda.colvin@HACP.org or by contacting her at the Procurement Department, Housing Authority of the City of Pittsburgh, 100 Ross Street, 2nd Floor, Pittsburgh PA 15219, telephone **(412) 643-2768**. Proposals must demonstrate how the Offeror intends to meet or exceed these goals. Also, complete the table provided in **Attachment E** and include with your proposal.

G. Section 3 Participation

Section 3 of the Housing and Urban Development Act of 1968, as amended (12 U.S.C. 1701, et seq.) (the "Act") requires the Housing Authority of the City of Pittsburgh to ensure that employment and other economic and business opportunities generated by financial assistance from the Department of Housing and Urban Development ("HUD"), to the greatest extent feasible, are directed to public housing residents and other low income persons, particularly recipients of government housing assistance, and business concerns that provide economic opportunities to low and very low income persons.

To comply with the Act, HACP requires its contractors to provide equal employment opportunity to all employees and applicants for employment without regard to race, color, religion, sex, national origin, disability, veteran's or marital status, or economic status and to take affirmative action to ensure that both job applicants and existing employees are given fair and equal treatment.

The goal of this policy is to obtain a reasonable level of success in the recruitment, employment, and utilization of HACP residents and other eligible persons and/or businesses by contractors working on contracts partially or wholly funded with HUD monies. HACP

shall examine and consider a contractor’s potential for success in providing employment and business opportunities to those covered under Section 3 prior to acting on any proposed contract award. In response to any RFP, RFQ or IFB HACP will require submission of the Section 3 Opportunities Plan and roster of current employees, and certification that the bidder will comply with the requirements of Section 3 either by hiring Section 3 employees to directly perform under the contract or by committing a dollar amount to HACP’s Section 3 program in an amount consistent with the chart below.

Below are the HACP Section 3 Guidelines as listed in the HACP Program Manual:

RESIDENT HIRING REQUIREMENTS / RESIDENT HIRING SCALE	
TOTAL LABOR DOLLARS USE TOTAL CONTRACT AMOUNT FOR SERVICE CONTRACTS	RESIDENT LABOR AS A % OF TOTAL LABOR A. DOLLARS
Labor dollars \$25,000 but less than \$100,000	10% of the labor dollars
\$100,000, but less than \$200,000	9% of the labor dollars
At least \$200,000, but less than \$300,000	8% of the labor dollars
At least \$300,000, but less than \$400,000	7% of the labor dollars
At least \$400,000, but less than \$500,000	6% of the labor dollars
At least \$500,000, but less than \$1 million	5% of the labor dollars
At least \$1 million, but less than \$2 million	4% of the labor dollars
At least \$2 million, but less than \$4 million	3% of the labor dollars
At least \$4 million, but less than \$7 million	2% of the labor dollars
\$7 million or more	½ to 1 % of the labor dollars

***A copy of HACP’s Section 3 Program Manual is available for download at www.HACP.org*

A copy of HUD’s Section 3 requirement is provided in Attachment F. If you have any questions regarding the Section 3 Requirements or would like to discuss goals and planning for Section 3 Requirements please contact **Lloyd C. Wilson, Jr., Resident Employment Manager/Section 3 Coordinator**, by e-mail at Lloyd.Wilson@HACP.org or by contacting him at Housing Authority of the City of Pittsburgh, Bedford Hope Center 2305 Bedford Avenue, Pittsburgh PA 15219, telephone (412) 643-2835. Proposals must demonstrate how the Offeror intends to meet or exceed the Authority’s Section 3 requirements. Also, complete **Attachment F Section 3 Opportunities Plan** and include with your proposal.

Any bid or proposal received from a contractor that does not contain a Section 3 Opportunities Plan or certification and back-up documentation acceptable to HACP may be deemed non-responsive by HACP.

H. Firm Demographics

Provide demographic description of all employees of your firm using the table provided in Attachment G.

I. TIN/W-9 Form

Complete a W-9 Request for Taxpayer Identification Number and Certification, as provided in Attachment H.

J. MBE/WBE Letter of Intent

Complete a Letter of Intent for each MBE/WBE firm contacted. A sample letter is provided in Attachment I.

K. Fee Sheet

All Offerors are required to submit their fees for providing the goods or services requested under this RFP in accordance with **Attachment K**, titled "FEE SHEET."

SECTION V EVALUATION CRITERIA

The Evaluation Committee will evaluate and will score each proposal that is submitted as a complete response. It is noted that the proposed Fee will be evaluated separately. Responses may receive a maximum score of one hundred (100) points subdivided as follows:

Experience of Offeror: **Maximum 15 points**
Demonstrated successful experience and capability of the proposed staff and sub-consultants proposed for this project in providing the services described in this Request for Proposals.

Capacity: **Maximum 15 points**
Demonstrated ability of the Offeror to provide the resources (staffing, equipment, office facilities and other) necessary for the timely and efficient implementation of HACP's goals and objectives as described in this solicitation.

Proposed Fee: **Maximum 25 points**
Proposed rates and level of service are reasonable and appropriate in relation to the services requested.

Methodology: **Maximum 20 points**
The Offeror's proposed methodology is reasonable and logical and will ensure that HACP requirements will be met and indicates that the Offeror has a clear understanding of the scope of services required.

MBE/WBE Participation **Maximum 10 points**
Demonstrated experience and commitment of the Offeror to assist the HACP in meeting its requirement and goals related to Minority/Women Business Participants.

Section 3 **Maximum 15 points**
Demonstrated commitment to assist the HACP in meeting its requirements and goals related to Section 3.

Deductions
Points may be deducted for failure to submit all required documents or for submitting irrelevant or redundant material.

SECTION VI PROCUREMENT AND AWARD PROCESS

Pursuant to 24 C.F.R. Section 85.36 (d)(3)/ 2 C.F.R. 200.319, a **Multiple Insurance Lines** is being procured as described in Section II of this solicitation. The following instructions are intended to aid Offerors in the preparation of their Proposals:

A. Pre-Submission Conference

A pre-submission conference will be conducted on **September 30, 2021, at 10:00 am, will be held via Zoom Meeting:**

Join Zoom Meeting

<https://zoom.us/j/99551424707?pwd=S3BrTDV5SzZGx4RGF1SkVaMEZCQk1Fdz09>

Meeting ID: 995 5142 4707

Passcode: 202164

Dial by your location:

+1 301 715 8592 US (Washington D.C)

Nothing discussed or expressed at the Pre-Submission Conference will change, alter, amend or otherwise modify the terms of this Solicitation unless a subsequent written amendment (addendum) is issued. Verbal responses by HACP's representatives shall not constitute an amendment or change to this Solicitation.

Material issues raised and addressed at the Pre-Submission Conference shall be answered solely through an addendum to this Solicitation. Likewise, ambiguities and defects of this Solicitation raised at the Pre-Submission Conference shall be corrected by a written amendment only, which, if issued, shall form an integral part hereof.

Although not mandatory, all prospective respondents are strongly encouraged to attend the Pre-Submission Conference. Failure to attend will not excuse the legal contractual duty imposed by this Solicitation and the subsequent contract on each respondent to familiarize itself with the request for proposals.

Each firm shall submit in writing to the Contract Manager to request additional information as follows:

1. Describe any items, information, reports or the like, if any, that the Proposer will require from the HACP in order to comply with the scope of Services.
2. Identify any revisions to the Sample Contract that the Proposer will require in order to provide the services identified herein. Proposers are required to submit requests for revisions to the Contract, if any, to the HACP in writing at the time of proposal submission.

B. Amendments to Solicitation

Any and all amendments to this Solicitation shall be sent by certified mail, return receipt requested, electronic mail, and/or by fax, to all potential Offerors who attend the Pre-Submission Conferences and/or receive the solicitation materials.

Notwithstanding any information that may be contained in the Solicitation and amendments thereto, Offerors are responsible for obtaining all information required thus enabling them to submit Responses.

C. Submission of Proposals and/or Amendments to Proposals; Deadlines

Responses may be hand-delivered or sent by certified or registered mail, return receipt requested, to the following address:

Mr. Kim Detrick
Procurement Director/Chief Contracting Officer
Housing Authority of the City of Pittsburgh
100 Ross Street, 2nd Floor, Suite 200
Pittsburgh, PA 15219

HACP will also accept online submissions for this Request for Proposals in addition to accepting submissions at our 100 Ross Street office. For respondents wishing to submit online, please go to the following web address to upload documents:

<https://www.dropbox.com/request/GWUOQ4ct9v7I8DXzvBH5>

Please include your name and email address when prompted before submitting and upload all relevant attachments in the same document. Formatting for online submission should be organized in the same manner as if submitting the information via CD or flash drive. The title of the uploaded bid shall be as follows:

Full Company Name]_RFP #700-35-21__Technical
[Full Company Name]_RFP #700-35-21__Fee Proposal

In the unlikely event your bid is too large to be uploaded as a single file, add: _Part-1, _Part-2... etc. to the end of the file name.

In addition to the electronic submittal above, The Housing Authority of the City of Pittsburgh will **only be accepting physical proposals dropped off in person from 8:00 AM until the closing time of time of 10:00 A.M. on October 12, 2021** in the lobby of 100 Ross St. Pittsburgh, PA 15219. Proposals may still be mailed via USPS at which time they will be Time and Date Stamped at 100 Ross Street 2nd Floor, Suite 200, Pittsburgh, PA 15219. All proposals must be received at the above address no later than 10:00 A.M. on October 12, 2021, regardless of the selected delivery mechanism.

Each Response will be date-time stamped immediately upon its receipt at HACP to document its timeliness. Any Proposal received after the specified deadline shall be automatically rejected and will be returned unopened except as identified in the Instructions to Offerors attached hereto.

Any amendments to a response must be received before the specified response due date and time established for the delivery of the original Proposal except as identified in the Instructions to Offerors attached hereto.

D. Evaluation and Award Process

HACP staff will review each Proposal to determine if it was complete and if it was responsive to this Request for Proposals. HACP may allow an Offeror to correct minor deficiencies in its Proposal that do not materially affect the Proposal.

All Proposals determined to be complete and responsive will be provided to an HACP Evaluation Committee. HACP's Evaluation Committee will evaluate the Proposals utilizing the criteria established in Section V of this Request for Proposals.

HACP reserves the right to interview Offerors in the competitive range, request additional information from selected Offerors and/or negotiate terms and conditions with selected Offerors.

HACP will perform a responsibility determination of the highest ranked Offeror which may include reference and financial background checks.

HACP will award a contract to the highest-ranked Offeror or Offerors determined to be responsive and responsible and whose offer is in the best interest of HACP.

HACP shall not be responsible for and will not reimburse any Offeror for any cost(s) associated with preparing a proposal.

A Proposal submitted by an Offeror does not constitute a contract, nor does it confer any rights on the Offeror to the award of a contract. A letter or other notice of Award or of the intent to Award shall not constitute a contract. A contract is not created until all required signatures are affixed to the contract.

Prior to contract execution of any professional service contracts which have a potential amount of \$50,000.00 or greater, the selected firm may be required to appear before and present a Minority and Woman Owned Business participation plan to the City of Pittsburgh Equal Employment Opportunity Review Commission for approval. Any HACP contract which has a potential amount of \$50,000.00 or more is subject to approval by the HACP Board of Directors.

ATTACHMENT A

CONTRACT

(Shaded areas of the contract and Contract Exhibits must be filled out and contract returned with proposal)

**PROFESSIONAL SERVICE CONTRACT
FOR
Multiple Insurance Lines**

This Agreement is made as of _____ between HOUSING AUTHORITY OF THE CITY OF PITTSBURGH, a body corporate and politic created under the provisions of the Housing Authorities Law, as amended, having its principal office at 200 Ross Street, Pittsburgh, Pennsylvania 15219 ("**Authority**"), and _____, having its principal office at _____ ("**Contractor**").

PREAMBLE

Authority desires the Contractor to provide Multiple Insurance Lines.

Contractor desires to provide to the Authority Multiple Insurance Lines.

AGREEMENT

In consideration of the mutual covenants and promises set forth herein, the parties hereto, intending to be legally bound hereby, agree as follows:

1. Engagement. Authority hereby engages Contractor to render the following services set forth on Exhibit A (the "**Services**").

Contractor hereby accepts such engagement and covenants that Contractor will devote and will cause its employees to devote their best efforts, knowledge and skill to the performance of the Services and such additional services as may be mutually agreed upon by Authority and Contractor.

It is understood that the Contractor's Services shall be rendered at such times and places as directed by Authority.

Authority may at any time make changes to the Services to be performed. If any such change causes an increase or decrease in the rates or the time required for performance of the Services, Authority shall make an equitable adjustment in the rates and the time required for performance of the Services, and shall modify this Agreement accordingly.

2. Contractor Conflicts. Contractor agrees that neither Contractor nor its employees shall, directly or indirectly, engage in any activity, which would detract from Contractor's ability or its employees' ability to apply their best efforts, knowledge and skill to the performance of the Services. Contractor is charged with the responsibility to promptly disclose to Authority any situations that may create possible conflicts of interest so that appropriate action can be taken to address such situations. No member, official, or employee of Authority, during

his or her tenure or for one year thereafter, shall have any interest in this Agreement or the proceeds thereof.

Contractor may not participate in the award or administration of a contract supported by Federal funds if a conflict of interest, real or apparent, would be involved.

In the event Contractor is or becomes aware of a conflict of interest and fails to disclose the conflict to Authority; the Authority may immediately terminate this Agreement pursuant to paragraph 7(ii)(b) hereof.

3. Compensation. In full compensation for the Services to be rendered by Contractor to Authority hereunder, Authority agrees to pay Contractor for the Services in accord with the Fee Schedule set forth on **Exhibit B**; however, the compensation of costs for services not to exceed fee of \$ _____. No work or expenses for which an additional cost or fee will be charged by Contractor shall be furnished without the prior written consent of Authority.

Contractor shall submit monthly invoices to Authority, which invoices shall include an itemization of the hours expended by Contractor and Contractor's employees and the nature of the Services performed and shall be prepared in a form reasonably satisfactory to Authority.

Contractor shall use its reasonable business efforts to submit invoices within 45 days of rendering Services.

All original invoices must be mailed directly to the following address:

Housing Authority of the City of Pittsburgh
Attn: Invoicing & Receiving
100 Ross Street, 2nd Floor
Pittsburgh, PA 15219

Invoices may also be electronically mailed to our Invoicing Department:

Invoices@HACP.org

Authority shall use its reasonable business efforts to process and pay each such invoice within 30 days of its receipt.

4. Term. The commencement date for performing the Services shall be the date of this Agreement, listed above, and will continue for **one (1) year with a one (1) year extension option for a total of two (2) years**, at the discretion of the Authority, unless sooner terminated as provided herein.

5. Contractor's Obligations. Contractor shall comply with the following:
(a) If requested, Contractor will submit monthly written narrative progress reports to the Authority. Contractor shall retain all records in connection with this Agreement or the Services provided herein for a period of three years after all payments required herein are made and all other pending matters are closed.

(b) This Agreement is subject to and incorporates herein the provisions of the U. S. Department of Housing and Urban Development regulations and the sections of the Code of Federal Regulations that are applicable to said program.

(c) The rules and regulations of the Office of Management and Budget (OMB) Circular A-133 apply. If the Contractor is a non-profit organization incorporated or registered to do business in Pennsylvania under the laws of the Commonwealth of Pennsylvania, Contractor shall provide a copy of its annual Audit or Review, whichever is required to the Pennsylvania Bureau of Charitable Organizations.

(d) If Contractor is a Subrecipient or pass-through entity, Contractor must comply with applicable regulations pertaining to this Agreement.

6. Insurance. Contractor will obtain and maintain (a) workers' compensation insurance in accordance with State Workers' Compensation Law; and (b) liability insurance with a combined single limit of not less than \$100,000 per occurrence with insurers reasonably acceptable to the Authority. Authority will be named as an additional insured on each of such liability policies and such coverage shall be on a primary and non-contributory basis. Contractor will deliver to Authority certificates evidencing such policies prior to the commencement of the Services, and will deliver evidence of the renewal or replacement of such policies at least 30 days prior to the expiration thereof. Each of such policies will contain a waiver of the insurer's rights of subrogation against Authority.

7. Termination.

(i) The Authority may terminate this Agreement for convenience upon 30 days' prior written notice to the Contractor.

(ii) This Agreement shall terminate automatically without notice upon the occurrence of any of the following events:

(a) A material breach of this Agreement by Contractor;

(b) Contractor or Contractor's employees engaging in conduct materially injurious to the Authority or to itself/themselves, including but not limited to acts of dishonesty or fraud, commission of a felony or a crime of moral turpitude, or alcohol or substance abuse;

(c) Contractor's refusal to substantially perform the Services;

(d) Contractor becomes insolvent or makes a general assignment for the benefit of creditors; or

(e) Contractor files a petition in bankruptcy or such petition is filed against Contractor.

Authority shall be liable only for payment for Services rendered prior to the effective date of termination. If this Agreement is terminated pursuant to subparagraphs (a) or (c) Authority

may take over the Services and prosecute the same to completion by contract or otherwise, and Contractor shall be liable for any additional costs incurred by Authority. Authority may withhold any payments to Contractor, for the purpose of set-off or partial payment, as the case may be, of amounts owed to Authority by Contractor.

8. Minority/Women Participation. Contractor shall use its best efforts to ensure that minority-owned businesses and women's business enterprises shall have the maximum opportunity to participate in the performance of contracts and subcontracts financed, in whole or in part, with federal funds provided under this contract. In this regard, Contractor shall take all necessary steps in accordance with 2 CFR 200.321/24 CFR 85.36(e), to ensure that minority-owned businesses and women's business enterprises have the maximum opportunity to compete for and perform contracts. Contractor shall not discriminate on the basis of race, color, national origin or sex in the award and performance of contracts assisted by the U.S. Department of Housing and Urban Development.

Failure of Contractor to carry out the requirements set forth in 2 CFR 200.321/24 CFR 85.36(e) shall constitute a breach of contract and, after notification from the U.S. Department of Housing and Urban Development or Authority, may result in termination of this contract or such other remedy as is deemed appropriate.

For the purposes hereof, a minority-owned business shall mean sole proprietorship, partnership or corporation-owned, operated and controlled by minority group members who have at least 51% ownership. The minority group members must have operational control and interest in capital and earnings commensurate with their respective percentage of ownership. Furthermore, to qualify as a minority-owned business, the business must be certified as an MBE by either the City of Pittsburgh, Allegheny County, Commonwealth of Pennsylvania or some other governmental entity whose certification is acceptable to Authority. Minority group members include, but are not limited to, African-Americans, Hispanic Americans, Native Americans, Asian-Pacific Americans, Asian-Indian Americans and Hasidic Jewish American.

A women's business enterprise is defined as a sole proprietorship, partnership or corporation owned, operated and controlled by women who have at least 51% ownership. Women must have operational control and interest in capital and earnings commensurate with their respective percentage ownership. Furthermore, to qualify as a women's business enterprise, the business must be certified as a WBE by either the City of Pittsburgh, Allegheny County, Commonwealth of Pennsylvania or some other governmental entity whose certification is acceptable to Authority.

In the event of a contractor's failure to comply with the equal employment opportunity and affirmative action provisions, including the affirmative action undertaking outlined in its proposal, or with any of the rules, regulations or orders referenced within this contract, HACP, at its discretion, may exercise any one or more of the following rights and remedies:

- i. cancel, terminate or suspend the contract in whole or in part
- ii. recover from the Contractor, by set off against the unpaid portion of the contract, as liquidated damages and not as a penalty, an agreed upon sum

for each day that the contractor fails to comply with the contract, the sum being fixed and agreed upon by and between contractor and HACP because of the impracticability and extreme difficulty of fixing and ascertaining the actual damages which HACP would sustain in the event of such a breach

- iii. such other rights and remedies (which are cumulative and not exclusive) available under applicable law on in equity.

9. **Acceptance of the Services.** Authority has the right to review and/or require correction of any Services provided by Contractor. Contractor shall make any required corrections to any Service within 10 days at no additional charge. The payment of any invoice by Authority does not indicate acceptance of Services provided. Further, the Authority reserves the right at any time to reject or disapprove any Service provided. If Contractor fails to make the necessary corrections within a reasonable time after notice to do so from the Authority, or if the submission of any corrected Service remains unacceptable, the Authority may immediately terminate this Agreement pursuant to paragraph 7(ii)(a) hereof or reduce the hourly rate to reflect the reduced value of the Services provided.

10. **Confidential Information.** Contractor agrees that Contractor will not knowingly reveal to a third party or use for Contractor's own benefit, either during or after the term of this Agreement, without the prior written consent of Authority, any confidential information pertaining to the business and affairs of Authority, its officers, employees and directors obtained while working with Authority except for information clearly established to be in the public record.

11. **Representation and Warranties of Contractor.** Contractor hereby represents and warrants to Authority that Contractor is not a party to or otherwise subject to or bound by any contract, agreement or understanding which would limit or otherwise adversely affect Contractor's ability to perform the Services or which would be breached by Contractor's execution and delivery of this Agreement or by the performance of the Services.

12. **Indemnification.** Contractor agrees to indemnify and hold Authority harmless from any and all claims, damages, liabilities, costs and expenses (collectively "Claims") arising out of or in connection with Contractor's or its employees' performance of the Services on behalf of Authority.

13. **Independent Contractor.** Contractor shall perform the Services hereunder as an independent contractor and not as an agent or employee of the Authority. Contractor shall be responsible for paying any and all required Federal, state or local taxes arising from the performance of the Services. Contractor agrees to remove any employee from the performance of the Services at the request of Authority.

14. **Copyright.** No material produced in whole or in part under this Agreement shall be subject to copyright in the United States or in any other country. Authority shall have unrestricted authority to publish, disclose, distribute, and otherwise use, in whole or in part, any

reports, data, or other materials and documentation prepared by Contractor under this Agreement.

15. Inspections; Work Product. Pursuant to 2 CFR 200.33(c)/ 24 CFR 85.36(i)(10) and (11), access shall be given by Contractor to Authority, the United States Department of Housing and Urban Development, the Comptroller General of the United States, or any of their duly authorized representatives, to any books, documents, papers, and records of Contractor which are directly pertinent to this Agreement for the purpose of making an audit, examination, excerpts, and transcriptions. All required records shall be retained for three years after Authority makes final payment and all other pending matters on which Contractor performed Services are closed.

All work product produced by Contractor, including Contractor's employees, in accordance with this Agreement shall become the sole property of Authority in perpetuity. "Work product" shall include all records and other documents resulting from the Services performed under this Agreement. It is understood that Authority may reproduce any such work product without modifications and distribute such work product without incurring obligations for additional compensation to Contractor.

16. Return of Authority Property. Promptly after termination of this Agreement, Contractor shall return and shall cause its employees to return to Authority all property of the Authority then in Contractor's possession, including without limitation papers, documents, records, files, computer disks and confidential information, and shall neither make nor retain copies of the same. Authority's obligation to make final payment to Contractor following termination, including without limitation accrued but unpaid fees under paragraph 3 hereof, shall be contingent upon Contractor's compliance with this paragraph.

17. Third Party Solicitation. Contractor warrants that Contractor has not retained any company, firm or person to solicit or secure this Agreement and has not paid or agreed to pay any company, firm or person any fee, commission, percentage, brokerage fee, gifts, or any other consideration, contingent upon or resulting from the award or making of this Agreement.

18. Release. Prior to final payment under this Agreement, or prior to settlement upon termination of this Agreement, and as a condition precedent thereto, Contractor shall execute and deliver to Authority a final release ("**Release**"), in a form acceptable to Authority, of all claims against Authority by Contractor under and by virtue of this Agreement, other than such claims, if any, as may be specifically excepted by Contractor in stated amounts set forth therein.

19. Disputes. All disputes arising under or related to this contract, including any claims for damages for the alleged breach thereof which are not disposed of by agreement, shall be resolved under this clause.

- (a) All claims by the Contractor shall be made in writing and submitted to the Contracting Officer for a written decision. A claim by the Authority against the contractor shall be subject to a written decision by the Contracting Officer.

- (b) The Contracting Officer shall, within 30 days after receipt of the request, decide the claim or notify the Contractor of the date by which the decision will be made.
- (c) The Contracting Officer’s decision shall be final unless the Contractor
 - 1) Appeals in writing to a higher level in the Authority in accordance with the Authority’s policy and procedures;
 - 2) Refers the appeal to an independent mediator or arbitrator; or
 - 3) Files suit in a court of competent jurisdiction. Such appeal must be made within 30 days after receipt of Contracting Officer’s decision.
- (d) The Contractor shall proceed diligently with performance of this contract, pending final resolution of any request for relief, claim, appeal, or action under or relating to the contract, and comply with any decision of the Contracting Officer.

20. Notices. All notices or other communications to either party by the other shall be deemed given when made in writing and deposited with the United States Postal Service addressed as follows:

If to the Authority: Housing Authority of the City of Pittsburgh
 Mr. James Harris
 General Counsel
 Legal Department
 200 Ross St. 7th Fl
 Pittsburgh, PA 15219
 james.harris@hacp.org

And a copy of the notice or other communication should be sent to:

Housing Authority of the City of Pittsburgh
 100 Ross St. 2nd Fl., Suite 200
 Pittsburgh, PA 15219
 Attn: Mr. Kim Detrick
 Procurement Director/Chief Contracting Officer

If to Contractor: Name: _____
 Address: _____

 Attn: _____
 Phone/Fax: _____
 Email: _____

21. **Compliance with Law.** Contractor shall comply with all Federal, State and Local laws, regulations ordinances and codes relating to the operation and activities of Authority and all Services performed pursuant to this Agreement, including, but not limited to completing the following items which shall be attached as exhibits:

- (a) Non-Debarment Certificate (Exhibit C)
- (b) Certification re: Lobbying (Exhibit D)
- (c) Disclosure of lobbying activity (Exhibit E)
- (d) Conflict of Interest (Exhibit F)

22. **Transfer by Contractor.** Contractor shall not transfer all or any part of its rights or obligations herein to any person or legal entity.

23. **Liquidated Damages.** Contractor shall pay \$ 0.00 per day for each day of delay.

24. **Miscellaneous.** The invalidity or unenforceability of any provision hereof shall in no way affect the validity or enforceability of any other provision. This Agreement embodies the entire Agreement between the parties hereto and supersedes any and all prior or contemporaneous, oral or written understandings, negotiations, or communications on behalf of such parties. This Agreement may be executed in several counterparts, each of which shall be deemed original, but all of which together shall constitute one and the same instrument. The waiver by either party of any breach or violation of any provision of this Agreement shall not operate or be construed as a waiver of any subsequent breach or violation hereof. This Agreement is executed in and shall be governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania. This Agreement may only be amended by written agreement of both parties hereto. This Agreement shall inure to the benefit of the Authority, its successors and assigns.

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**SIGNATURE PAGE TO
PROFESSIONAL SERVICE CONTRACT
FOR
Multiple Insurance Lines**

HOUSING AUTHORITY OF THE CITY
OF PITTSBURGH

Date: _____

By: _____
Chief Contracting Officer

Vendor Name

Date: _____

By: _____

Title: _____

EXHIBIT A

SCOPE OF SERVICES

The selected offeror will be responsible for providing Auto Physical Damage; Auto Liability; Boiler and Machinery; Directors & Officers/Employment Practices, including Crime, Employee Theft, Forgery or Alteration, Computer Fraud, Funds Transfer Fraud fiduciary Liability; General Liability, including Employee Benefits, and Mold and Property insurance.

The Scope of Services shall include, but is not limited to the following:

1. Provide insurance coverage in the areas listed above pursuant to the terms in attachments L - N.
2. Manage/pay claims in accordance with the contract issued as a result of an award emanating from this RFP.
3. Provide an adjudication system to insured for dispute resolution.
4. Issue premium bills and deductible/retention amounts to the Authority based on claims.
5. Attend meetings with the Housing Authority on a quarterly basis to review and analyze data and develop solutions to contain costs.
6. Provide reports and drill-down data to ensure an in-depth full analysis and copy HACP authorized personnel on all final decisions affecting claims.
7. Comply with all privacy regulations, including safeguarding the privacy and confidential data as applicable.
8. Perform any other services not expressly stated but considered to be an industry standard for the insurance programs listed above.
9. Provide any and all other services necessary to assure effective insurance programs in the above referenced areas.
10. Provide \$1 million combined single limit and \$10,000.00 Deductible for Auto Liability.
11. Any and all policies issued to HACP shall contain a Selection of Counsel Endorsement which gives the Insured the right to select defense counsel or to consent to the Insurer's selection of defense counsel to defend any Claim. The Insurer will have the right to be given the opportunity to approve, in advance, counsel selected by the Insured, provided that such approval will not be unreasonably withheld.

In the event law firm(s), and/or attorney(s) are desired to provide legal services and do not comply with the procurement as described above, any and all costs attributable to such law firm(s) and/or attorney(s) shall not be charged to HACP's coverage and HACP shall not be liable for any such fees, costs or expenses of any type or kind arising from the use of such law firm(s) and/or attorney(s).

Current insurance rates will not be released as part of this solicitation

EXHIBIT B

FEE SCHEDULE

Contractor will be paid based on the following:

Attachment K, Fee Sheet of RFP #700-35-21 to be incorporated here.

EXHIBIT C - CERTIFICATION OF PROPOSER

REGARDING DEBARMENT SUSPENSION AND OTHER RESPONSIBILITY MATTERS

(Proposer) _____ certifies to the best of its knowledge and belief, that it and its principals:

1. Are not presently debarred, suspended, proposed for debarment, declared ineligible or voluntarily excluded from covered transactions by any Federal department or agency;
2. Have not within a three year period preceding this bid been convicted of or had civil judgment rendered against them for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain or performing a public (Federal, State or Local) transaction or contract under a public transaction: violation of Federal or State antitrust statutes or commission of embezzlement, thief, forgery, bribery, falsification or destruction of records, making false statements or receiving stolen property;
3. Are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or Local) with commission of any of the offenses enumerated in paragraph (2) of this certification: and
4. Have not within a three year period preceding this bid had one or more public transaction (Federal, State or Local) terminated for cause or default.

If the Proposer is unable to certify to any of the statements in this certification, the Proposer shall attach an explanation to this certification.

(Proposer) _____ CERTIFIES OR AFFIRMS THE TRUTHFULNESS AND ACCURACY OF THE CONTENTS OF THE STATEMENTS SUBMITTED ON OR WITH THIS CERTIFICATION AND UNDERSTANDS THAT THE PROVISIONS OF 31 U.S.C. SECTIONS 3801 ET SEQ. ARE APPLICABLE THERETO.

Signature and Title of Authorized Official

EXHIBIT D - CERTIFICATION REGARDING LOBBYING

I, _____,
Hereby Certify on (Name and Title of Authorized Official)

Behalf of _____ that
(Subcontractor)

- (1) No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency. A Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan or cooperative agreement.
- (2) If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL “ Disclosure Form to Report Lobbying”, in accordance with its instructions.
- (3) The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by Section 1352, Title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Signature and Title of Authorized Official

EXHIBIT E - DISCLOSURE OF LOBBYING ACTIVITIES

Complete this form to disclose lobbying activities pursuant to 31 U.S.C. 1352

Public Reporting Burden for this collection of information is estimated to average 30 minutes per response, including the time for reviewing instructions, researching existing data sources, gathering and maintaining the data needed and completing and reviewing the collection of information. Please do not return your completed form to the Office of Management and Budget sent it to the address provided by the sponsoring agency.

<p>1. Type of Federal Action:</p> <p><input type="checkbox"/> a. contract <input type="checkbox"/> b. grant <input type="checkbox"/> c. cooperative agreement <input type="checkbox"/> d. loan <input type="checkbox"/> e. loan guarantee <input type="checkbox"/> f. loan insurance</p>	<p>2. Status of Federal Action:</p> <p><input type="checkbox"/> a. bid/offer/application <input type="checkbox"/> b. initial award <input type="checkbox"/> c. post-award</p>	<p>3. Report Type:</p> <p><input type="checkbox"/> a. initial filing <input type="checkbox"/> b. material change For Material Change Only year _____ quarter _____ date of last report _____</p>
<p>4. Name and Address of Reporting Entity:</p> <p><input type="checkbox"/> Prime <input type="checkbox"/> Subawardee Tier _____, if known:</p> <p>Congressional District, if known:</p>		<p>5. If reporting entity in No. 4 if Subawardee, enter name and address of Prime.</p> <p>Congressional District, if known:</p>
<p>6. Federal Department/Agency:</p>	<p>6. Federal Program Name/Description:</p> <p>CFDA Number, if applicable:</p>	
<p>8. Federal Action Number, if known:</p>	<p>9. Award Amount, if known:</p> <p>\$ _____</p>	
<p>10a. Name and Address of Lobbying Registrant (If individual, last name, first name, MI):</p>	<p>b. Individuals performing services (Include address if different from No. 10a) (last name, first name, MI):</p>	
<p>I. Information requested through this form is authorized by Sec 319, Pub L. 101-121, 103 Stat. 750, as amended by Sec. 10: Pub. L. 104-65, Stat 700 (31 U.S.C. 1352). This disclosure of lobbying activities is a material representation of fact upon which reliance was placed by the above when this transaction was made entered into. This disclosure is required pursuant to 31 U.S.A.C. 1352. This information will be reported to the Congress semiannually and will be available for public inspection. Any person who fails to file the required disclosure shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.</p>		<p>Signature _____ Print Name _____ Title: _____ Telephone No.: _____ Date: _____</p>

Federal Use Only

Authorized for Local Reproduction
Standard Form LLL (1/96)

Authorized for Local Reproduction

Standard Form LLL (1/96)

INSTRUCTIONS FOR COMPLETION OF SF-LLL DISCLOSURE OF LOBBY ACTIVITIES

This disclosure form shall be completed by the reporting entity, whether subawardee or prime Federal recipient, at the initiation or receipt of a covered Federal action, or a material change to a previous filing, pursuant to title 31 U.S.C. section 1352. The filing of a form is required for each payment or agreement to make payment of any lobby entity for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with a covered Federal action. Use the SF-LLL-A Continuation Sheet for additional information in the space on the form is inadequate. Complete all items that apply for both the initial filing and material change reports. Refer to the implementing guidance published by the Office of Management and Budget for additional information.

1. Identify the type of covered Federal action for which lobby activity is and/or has been secured to influence the outcome of a covered Federal action.
2. Identify the status of the covered Federal action.
3. Identify the appropriate classification of this report. If this is a follow up report caused by a material change to the information previously reported, enter the year and quarter in which the change occurred. Enter the date of the last previously submitted report by this reporting entity for this covered Federal action.
4. Enter the full name, address, city, state and zip code of the reporting entity. Include Congressional District if known. Check the appropriate classification of the reporting entity that designates if it is, or expects to be a prime or a subaward recipient. Identify the tier of the subawardee, e.g., the first subawardee of the prime is in the 1st tier. Subawards include but are not limited to subcontracts, subgrants and contract awards under grants.
5. If the organization filing the report in item 4 checks "Subawardee" then enter the full name, address, city, state and zip code of the prime Federal recipient. Include Congressional District, if known.
6. Enter the name of the Federal agency making the award or loan commitment. Include at least one organizational level below agency name, if known. For example, Department of Transportation, United States Coast Guard.
7. Enter the Federal program name or description for the covered Federal action (item 1). If known, enter the full Catalog of Federal Domestic Assistance (CFOA) number for grants, cooperation agreements, loans, and loan commitments.
8. Enter the most appropriate Federal identifying number available for the Federal action identified in item 1 (e.g., Request for Proposal (RFP) number, Invitation for Bid (IFB) number: grant announcement number: the contract, grant or loan award number, the application/proposal control number assigned by the Federal agency. Include prefixes e.g. RFP-DE-90-00).
9. For a covered Federal action where there has been an award or loan commitment by the Federal agency, enter the Federal amount of the award/loan commitment for the prime entity identified in item 4 or 5.
10. (a) Enter the full name, address, city, state and zip code of the lobbying entity engaged by the reporting entity identified in item 4 to influence the covered Federal action.

(b) Enter the full names of the individual (s) performing services, and include full address if different from 10 (a). Enter Last Name, First Name, and Middle Initial (MI).
11. Enter the amount of compensation paid or reasonably expected to be paid by the reporting entity (item 4) to the lobbying entity (item 10). Indicate whether the payment has been made (actual or will be made 9planned). Check all boxes that apply. If this is a material change report, enter the cumulative amount of payment made or planned to be made.
12. Check the appropriate box (es). Check all boxes that apply. If payment is made through an in-kind contribution, specify the nature and value of the in-kind payment.
13. Check the appropriate box (es). Check all boxes that apply. If other, specify nature.
14. Provide a specific and detailed description of the services that the lobbyist has performed, or will be expected to perform, and the date (s) of any services rendered. Include all preparatory and related activity, not just time spent in actual contact with Federal Official (s) or employee (s) contacted of the officer (s) employee (s) or Member (s) of Congress that were contacted.
15. Check whether or not a SF-LLL-A Continuation Sheet (s) is attached.
16. The certifying individual shall sign and date the form, print his/her name, title, and telephone number.

Public reporting burden for this collection of information is estimated to average 30 minutes per response. Including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other respect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-004-5), Washington, D.C. 20503.

EXHIBIT F - CONFLICTS OF INTEREST

_____ ("Contractor") certifies
that:

1. No employee, officer, or agent of the Housing Authority of the City of Pittsburgh ("HACP") participated in the selection, or in the award or administration of the Contractor's Agreement with HACP, which would involve a conflict of interest, real or apparent. A conflict would arise when (i) a HACP employee, officer or agent, (ii) any member of his or her immediate family, (iii) his or her parents (iv) his or her business associates or (v) an organization that employs, or is about to employ, any of the foregoing, receives a payment from the Contractor or any affiliate thereof, or has a financial or other interest in the Contractor or the Contractor's Agreement with HACP.

2. Contractor shall not enter into any contract, subcontract or agreement with any officer, agent or employee of HACP during his or her tenure nor for one year thereafter shall any officer, agent or employee of HACP have any interest, direct or indirect, in the Contract Agreement, including the proceeds thereof.

CONTRACTOR

Date: _____, 2021

By: _____

Name: _____

Title: _____

ATTACHMENT B

Instructions to Offerors
Non-ConstructionU.S. Department of Housing
and Urban Development
Office of Public and Indian Housing

- 03291 -

1. Preparation of Offers

(a) Offerors are expected to examine the statement of work, the proposed contract terms and conditions, and all instructions. Failure to do so will be at the offeror's risk.

(b) Each offeror shall furnish the information required by the solicitation. The offeror shall sign the offer and print or type its name on the cover sheet and each continuation sheet on which it makes an entry. Erasures or other changes must be initialed by the person signing the offer. Offers signed by an agent shall be accompanied by evidence of that agent's authority, unless that evidence has been previously furnished to the HA.

(c) Offers for services other than those specified will not be considered.

2. Submission of Offers

(a) Offers and modifications thereof shall be submitted in sealed envelopes or packages (1) addressed to the office specified in the solicitation, and (2) showing the time specified for receipt, the solicitation number, and the name and address of the offeror.

(b) Telegraphic offers will not be considered unless authorized by the solicitation; however, offers may be modified by written or telegraphic notice.

(c) Facsimile offers, modifications or withdrawals will not be considered unless authorized by the solicitation.

3. Amendments to Solicitations

(a) If this solicitation is amended, then all terms and conditions which are not modified remain unchanged.

(b) Offerors shall acknowledge receipt of any amendments to this solicitation by

- (1) signing and returning the amendment;
- (2) identifying the amendment number and date in the space provided for this purpose on the form for submitting an offer,
- (3) letter or telegram, or
- (4) facsimile, if facsimile offers are authorized in the solicitation. The HA/HUD must receive the acknowledgment by the time specified for receipt of offers.

4. Explanation to Prospective Offerors

Any prospective offeror desiring an explanation or interpretation of the solicitation, statement of work, etc., must request it in writing soon enough to allow a reply to reach all prospective offerors before the submission of their offers. Oral explanations or instructions given before the award of the contract will not be binding. Any information given to a prospective offeror concerning a solicitation will be furnished promptly to all other prospective offerors as an amendment of the solicitation, if that information is necessary in submitting offers or if the lack of it would be prejudicial to any other prospective offerors.

5. Responsibility of Prospective Contractor

(a) The HA shall award a contract only to a responsible prospective contractor who is able to perform successfully under the terms and conditions of the proposed contract. To be determined responsible, a prospective contractor must -

- (1) Have adequate financial resources to perform the contract, or the ability to obtain them;

- (2) Have a satisfactory performance record;
- (3) Have a satisfactory record of integrity and business ethics;
- (4) Have a satisfactory record of compliance with public policy (e.g., Equal Employment Opportunity); and
- (5) Not have been suspended, debarred, or otherwise determined to be ineligible for award of contracts by the Department of Housing and Urban Development or any other agency of the U.S. Government. Current lists of ineligible contractors are available for inspection at the HA/HUD.

(b) Before an offer is considered for award, the offeror may be requested by the HA to submit a statement or other documentation regarding any of the foregoing requirements. Failure by the offeror to provide such additional information may render the offeror ineligible for award.

6. Late Submissions, Modifications, and Withdrawal of Offers

(a) Any offer received at the place designated in the solicitation after the exact time specified for receipt will not be considered unless it is received before award is made and it -

- (1) Was sent by registered or certified mail not later than the fifth calendar day before the date specified for receipt of offers (e.g., an offer submitted in response to a solicitation requiring receipt of offers by the 20th of the month must have been mailed by the 15th);
- (2) Was sent by mail, or if authorized by the solicitation, was sent by telegram or via facsimile, and it is determined by the HA/ HUD that the late receipt was due solely to mishandling by the HA/ HUD after receipt at the HA;
- (3) Was sent by U.S. Postal Service Express Mail Next Day Service - Post Office to Addressee, not later than 5:00 p.m. at the place of mailing two working days prior to the date specified for receipt of proposals. The term "working days" excludes weekends and U.S. Federal holidays; or
- (4) Is the only offer received.

(b) Any modification of an offer, except a modification resulting from the HA's request for "best and final" offer (if this solicitation is a request for proposals), is subject to the same conditions as in subparagraphs (a)(1), (2), and (3) of this provision.

(c) A modification resulting from the HA's request for "best and final" offer received after the time and date specified in the request will not be considered unless received before award and the late receipt is due solely to mishandling by the HA after receipt at the HA.

(d) The only acceptable evidence to establish the date of mailing of a late offer, modification, or withdrawal sent either by registered or certified mail is the U.S. or Canadian Postal Service postmark both on the envelope or wrapper and on the original receipt from the U.S. or Canadian Postal Service. Both postmarks must show a legible date or the offer, modification, or withdrawal shall be processed as if mailed late. "Postmark" means a printed, stamped, or otherwise placed impression (exclusive of a postage meter machine impression) that is readily identifiable without further action as having been supplied and affixed by employees of the U.S. or Canadian Postal Service on the date of mailing. Therefore, offerors should request the postal clerk to place a hand cancellation bull's-eye postmark on both the receipt and the envelope or wrapper.

(e) The only acceptable evidence to establish the time of receipt at the HA is the time/date stamp of HA on the offer wrapper or other documentary evidence of receipt maintained by the HA.

(f) The only acceptable evidence to establish the date of mailing of a late offer, modification, or withdrawal sent by Express Mail Next Day Service-Post Office to Addressee is the date entered by the post office receiving clerk on the "Express Mail Next Day Service-Post Office to Addressee" label and the postmark on both the envelope or wrapper and on the original receipt from the U.S. Postal Service. "Postmark" has the same meaning as defined in paragraph (c) of this provision, excluding postmarks of the Canadian Postal Service. Therefore, offerors should request the postal clerk to place a legible hand cancellation bull's eye postmark on both the receipt and the envelope or wrapper.

(g) Notwithstanding paragraph (a) of this provision, a late modification of an otherwise successful offer that makes its terms more favorable to the HA will be considered at any time it is received and may be accepted.

(h) If this solicitation is a request for proposals, proposals may be withdrawn by written notice, or if authorized by this solicitation, by telegram (including mailgram) or facsimile machine transmission received at any time before award. Proposals may be withdrawn in person by a offeror or its authorized representative if the identity of the person requesting withdrawal is established and the person signs a receipt for the offer before award. If this solicitation is an invitation for bids, bids may be withdrawn at any time prior to bid opening.

7. Contract Award

(a) The HA will award a contract resulting from this solicitation to the responsible offeror whose offer conforming to the solicitation will be most advantageous to the HA, cost or price and other factors, specified elsewhere in this solicitation, considered.

(b) The HA may

- (1) reject any or all offers if such action is in the HA's interest,
- (2) accept other than the lowest offer,
- (3) waive informalities and minor irregularities in offers received, and (4) award more than one contract for all or part of the requirements stated.

(c) If this solicitation is a request for proposals, the HA may award a contract on the basis of initial offers received, without discussions. Therefore, each initial offer should contain the offeror's best terms from a cost or price and technical standpoint.

(d) A written award or acceptance of offer mailed or otherwise furnished to the successful offeror within the time for acceptance specified in the offer shall result in a binding contract without further action by either party. If this solicitation is a request for proposals, before the offer's specified expiration time, the HA may accept an offer, whether or not there are negotiations after its receipt, unless a written notice of withdrawal is received before award. Negotiations conducted after receipt of an offer do not constitute a rejection or counteroffer by the HA.

(e) Neither financial data submitted with an offer, nor representations concerning facilities or financing, will form a part of the resulting contract.

8. Service of Protest

Any protest against the award of a contract pursuant to this solicitation shall be served on the HA by obtaining written and dated acknowledgment of receipt from the HA at the address shown on the cover of this solicitation. The determination of the HA with regard to such protest or to proceed to award notwithstanding such protest shall be final unless appealed by the protestor.

9. Offer Submission

Offers shall be submitted as follows and shall be enclosed in a sealed envelope and addressed to the office specified in the solicitation. The proposal shall show the hour and date specified in the solicitation for receipt, the solicitation number, and the name and address of the offeror, on the face of the envelope.

It is very important that the offer be properly identified on the face of the envelope as set forth above in order to insure that the date and time of receipt is stamped on the face of the offer envelope. Receiving procedures are: date and time stamp those envelopes identified as proposals and deliver them immediately to the appropriate contracting official, and only date stamp those envelopes which do not contain identification of the contents and deliver them to the appropriate procuring activity only through the routine mail delivery procedure.

[Describe bid or proposal preparation instructions here:]

ATTACHMENT C

GENERAL CONDITIONS FOR NONCONSTRUCTION CONTRACTS

General Conditions for Non-Construction Contracts

Section I – (With or without Maintenance Work)

U.S. Department of Housing and Urban Development

Office of Public and Indian
Housing Office of Labor Relations
OMB Approval No. 2577-0157 (exp. 3/31/2020)

Public Reporting Burden for this collection of information is estimated to average 0.08 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600; and to the Office of Management and Budget, Paperwork Reduction Project (2577-0157), Washington, D.C. 20503. Do not send this completed form to either of these addressees.

Applicability. This form HUD-5370-C has 2 Sections. These Sections must be inserted into non-construction contracts as described below:

- 1) **Non-construction contracts** (*without* maintenance) **greater than \$105,000 - use Section I;**
- 2) **Maintenance contracts** (including nonroutine maintenance as defined at 24 CFR 968.105) **greater than \$2,000 but not more than \$150,000 - use Section II;** and
- 3) **Maintenance contracts** (including nonroutine maintenance), **greater than \$150,000 – use Sections I and II.**

Section I - Clauses for All Non-Construction Contracts greater than \$150,000

1. Definitions

The following definitions are applicable to this contract:

- (a) "Authority or Housing Authority (HA)" means the Housing Authority.
- (b) "Contract" means the contract entered into between the Authority and the Contractor. It includes the contract form, the Certifications and Representations, these contract clauses, and the scope of work. It includes all formal changes to any of those documents by addendum, Change Order, or other modification.
- (c) "Contractor" means the person or other entity entering into the contract with the Authority to perform all of the work required under the contract.
- (d) "Day" means calendar days, unless otherwise stated.
- (e) "HUD" means the Secretary of Housing and Urban development, his delegates, successors, and assigns, and the officers and employees of the United States Department of Housing and Urban Development acting for and on behalf of the Secretary.

• Changes

- The HA may at any time, by written order, and without notice to the sureties, if any, make changes within the general scope of this contract in the services to be performed or supplies to be delivered.
- If any such change causes an increase or decrease in the hourly rate, the not-to-exceed amount of the contract, or the time required for performance of any part of the work under this contract, whether or not changed by the order, or otherwise affects the conditions of this contract, the HA shall make an equitable adjustment in the not-to-exceed amount, the hourly rate, the delivery schedule, or other affected terms, and shall modify the contract accordingly.
- The Contractor must assert its right to an equitable adjustment under this clause within 30 days from the date of receipt of the written order. However, if the HA decides that the facts justify it, the HA may receive and act upon a

proposal submitted before final payment of the contract.

- (d) Failure to agree to any adjustment shall be a dispute under clause Disputes, herein. However, nothing in this clause shall excuse the Contractor from proceeding with the contract as changed.
- (e) No services for which an additional cost or fee will be charged by the Contractor shall be furnished without the prior written consent of the HA.

3. Termination for Convenience and Default

- (a) The HA may terminate this contract in whole, or from time to time in part, for the HA's convenience or the failure of the Contractor to fulfill the contract obligations (default). The HA shall terminate by delivering to the Contractor a written Notice of Termination specifying the nature, extent, and effective date of the termination. Upon receipt of the notice, the Contractor shall: (i) immediately discontinue all services affected (unless the notice directs otherwise); and (ii) deliver to the HA all information, reports, papers, and other materials accumulated or generated in performing this contract, whether completed or in process.
- (b) If the termination is for the convenience of the HA, the HA shall be liable only for payment for services rendered before the effective date of the termination.
- (c) If the termination is due to the failure of the Contractor to fulfill its obligations under the contract (default), the HA may (i) require the Contractor to deliver to it, in the manner and to the extent directed by the HA, any work as described in subparagraph (a)(ii) above, and compensation be determined in accordance with the Changes clause, paragraph 2, above; (ii) take over the work and prosecute the same to completion by contract or otherwise, and the Contractor shall be liable for any additional cost incurred by the HA; (iii) withhold any payments to the Contractor, for the purpose of off-set or partial payment, as the case may be, of amounts owed to the HA by the Contractor.
- (d) If, after termination for failure to fulfill contract obligations (default), it is determined that the Contractor had not failed, the termination shall be deemed to have been effected for the convenience of the HA, and the Contractor shall be titled to payment as described in paragraph (b) above.
- (e) Any disputes with regard to this clause are expressly made subject to the terms of clause titled Disputes herein.

4. Examination and Retention of Contractor's Records

- (a) The HA, HUD, or Comptroller General of the United States, or any of their duly authorized representatives shall, until 3 years after final payment under this contract, have access to and the right to examine any of the Contractor's directly pertinent books, documents, papers, or other records involving transactions related to this contract for the purpose of making audit, examination, excerpts, and transcriptions.

- (b) The Contractor agrees to include in first-tier subcontracts under this contract a clause substantially the same as paragraph (a) above. "Subcontract," as used in this clause, excludes purchase orders not exceeding \$10,000.
- (c) The periods of access and examination in paragraphs (a) and (b) above for records relating to:
- (i) appeals under the clause titled Disputes;
 - (ii) litigation or settlement of claims arising from the performance of this contract; or,
 - (iii) costs and expenses of this contract to which the HA, HUD, or Comptroller General or any of their duly authorized representatives has taken exception shall continue until disposition of such appeals, litigation, claims, or exceptions.

5. Rights in Data (Ownership and Proprietary Interest)

The HA shall have exclusive ownership of, all proprietary interest in, and the right to full and exclusive possession of all information, materials and documents discovered or produced by Contractor pursuant to the terms of this Contract, including but not limited to reports, memoranda or letters concerning the research and reporting tasks of this Contract.

6. Energy Efficiency

The contractor shall comply with all mandatory standards and policies relating to energy efficiency which are contained in the energy conservation plan issued in compliance with the Energy Policy and Conservation Act (Pub.L. 94-163) for the State in which the work under this contract is performed.

7. Disputes

- (a) All disputes arising under or relating to this contract, except for disputes arising under clauses contained in Section III, Labor Standards Provisions, including any claims for damages for the alleged breach there of which are not disposed of by agreement, shall be resolved under this clause.
- (b) All claims by the Contractor shall be made in writing and submitted to the HA. A claim by the HA against the Contractor shall be subject to a written decision by the HA.
- (c) The HA shall, with reasonable promptness, but in no event in no more than 60 days, render a decision concerning any claim hereunder. Unless the Contractor, within 30 days after receipt of the HA's decision, shall notify the HA in writing that it takes exception to such decision, the decision shall be final and conclusive.
- (d) Provided the Contractor has (i) given the notice within the time stated in paragraph (c) above, and (ii) excepted its claim relating to such decision from the final release, and (iii) brought suit against the HA not later than one year after receipt of final payment, or if final payment has not been made, not later than one year after the Contractor has had a reasonable time to respond to a written request by the HA that it submit a final voucher and release, whichever is earlier, then the HA's decision shall not be final or conclusive, but the dispute shall be determined on the merits by a court of competent jurisdiction.
- (e) The Contractor shall proceed diligently with performance of this contract, pending final resolution of any request for relief, claim, appeal, or action arising under the contract, and comply with any decision of the HA.

8. Contract Termination; Debarment

A breach of these Contract clauses may be grounds for termination of the Contract and for debarment or denial of participation in HUD programs as a Contractor and a subcontractor as provided in 24 CFR Part 24.

9. Assignment of Contract

The Contractor shall not assign or transfer any interest in this contract; except that claims for monies due or to become due from the HA under the contract may be assigned to a bank, trust company, or other financial institution. If the Contractor is a partnership, this contract shall inure to the benefit of the surviving or remaining member(s) of such partnership approved by the HA.

10. Certificate and Release

Prior to final payment under this contract, or prior to settlement upon termination of this contract, and as a condition precedent thereto, the Contractor shall execute and deliver to the HA a certificate and release, in a form acceptable to the HA, of all claims against the HA by the Contractor under and by virtue of this contract, other than such claims, if any, as may be specifically excepted by the Contractor in stated amounts set forth therein.

11. Organizational Conflicts of Interest

- (a) The Contractor warrants that to the best of its knowledge and belief and except as otherwise disclosed, it does not have any organizational conflict of interest which is defined as a situation in which the nature of work under this contract and a contractor's organizational, financial, contractual or other interests are such that:
- (i) Award of the contract may result in an unfair competitive advantage; or
 - (ii) The Contractor's objectivity in performing the contract work may be impaired.
- (b) The Contractor agrees that if after award it discovers an organizational conflict of interest with respect to this contract or any task/delivery order under the contract, he or she shall make an immediate and full disclosure in writing to the Contracting Officer which shall include a description of the action which the Contractor has taken or intends to take to eliminate or neutralize the conflict. The HA may, however, terminate the contract or task/delivery order for the convenience of the HA if it would be in the best interest of the HA.
- (c) In the event the Contractor was aware of an organizational conflict of interest before the award of this contract and intentionally did not disclose the conflict to the Contracting Officer, the HA may terminate the contract for default.
- (d) The terms of this clause shall be included in all subcontracts and consulting agreements wherein the work to be performed is similar to the service provided by the prime Contractor. The Contractor shall include in such subcontracts and consulting agreements any necessary provisions to eliminate or neutralize conflicts of interest.

12. Inspection and Acceptance

- (a) The HA has the right to review, require correction, if necessary, and accept the work products produced by the Contractor. Such review(s) shall be carried out within 30 days so as to not impede the work of the Contractor. Any

product of work shall be deemed accepted as submitted if the HA does not issue written comments and/or required corrections within 30 days from the date of receipt of such product from the Contractor.

- (b) The Contractor shall make any required corrections promptly at no additional charge and return a revised copy of the product to the HA within 7 days of notification or a later date if extended by the HA.
- (c) Failure by the Contractor to proceed with reasonable promptness to make necessary corrections shall be a default. If the Contractor's submission of corrected work remains unacceptable, the HA may terminate this contract (or the task order involved) or reduce the contract price or cost to reflect the reduced value of services received.

13. Interest of Members of Congress

No member of or delegate to the Congress of the United States of America or Resident Commissioner shall be admitted to any share or part of this contract or to any benefit to arise there from, but this provision shall not be construed to extend to this contract if made with a corporation for its general benefit.

14. Interest of Members, Officers, or Employees and Former Members, Officers, or Employees

No member, officer, or employee of the HA, no member of the governing body of the locality in which the project is situated, no member of the governing body in which the HA was activated, and no other public official of such locality or localities who exercises any functions or responsibilities with respect to the project, shall, during his or her tenure, or for one year thereafter, have any interest, direct or indirect, in this contract or the proceeds thereof.

15. Limitation on Payments to Influence Certain Federal Transactions

(a) Definitions. As used in this clause:

"Agency", as defined in 5 U.S.C. 552(f), includes Federal executive departments and agencies as well as independent regulatory commissions and Government corporations, as defined in 31 U.S.C. 9101(1).

"Covered Federal Action" means any of the following Federal actions:

- (i) The awarding of any Federal contract;
- (ii) The making of any Federal grant;
- (iii) The making of any Federal loan;
- (iv) The entering into of any cooperative agreement; and,
- (v) The extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.

Covered Federal action does not include receiving from an agency a commitment providing for the United States to insure or guarantee a loan.

"Indian tribe" and "tribal organization" have the meaning provided in section 4 of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 450B). Alaskan Natives are included under the definitions of Indian tribes in that Act.

"Influencing or attempting to influence" means making, with the intent to influence, any communication to or appearance before an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with any covered Federal action.

"Local government" means a unit of government in a State and, if chartered, established, or otherwise recognized by a State for the performance of a governmental duty, including a local public authority, a special district, an intrastate district, a council of governments, a sponsor group representative organization, and any other instrumentality of a local government.

"Officer or employee of an agency" includes the following individuals who are employed by an agency:

- (i) An individual who is appointed to a position in the Government under title 5, U.S.C., including a position under a temporary appointment;
- (ii) A member of the uniformed services as defined in section 202, title 18, U.S.C.;
- (iii) A special Government employee as defined in section 202, title 18, U.S.C.; and,
- (iv) An individual who is a member of a Federal advisory committee, as defined by the Federal Advisory Committee Act, title 5, appendix 2.

"Person" means an individual, corporation, company, association, authority, firm, partnership, society, State, and local government, regardless of whether such entity is operated for profit or not for profit. This term excludes an Indian tribe, tribal organization, or other Indian organization with respect to expenditures specifically permitted by other Federal law.

"Recipient" includes all contractors, subcontractors at any tier, and subgrantees at any tier of the recipient of funds received in connection with a Federal contract, grant, loan, or cooperative agreement. The term excludes an Indian tribe, tribal organization, or any other Indian organization with respect to expenditures specifically permitted by other Federal law.

"Regularly employed means, with respect to an officer or employee of a person requesting or receiving a Federal contract, grant, loan, or cooperative agreement, an officer or employee who is employed by such person for at least 130 working days within one year immediately preceding the date of the submission that initiates agency consideration of such person for receipt of such contract, grant, loan, or cooperative agreement. An officer or employee who is employed by such person for less than 130 working days within one year immediately preceding the date of submission that initiates agency consideration of such person shall be considered to be regularly employed as soon as he or she is employed by such person for 130 working days.

"State" means a State of the United States, the District of Columbia, the Commonwealth of Puerto Rico, a territory or possession of the United States, an agency or instrumentality of a State, and a multi-State, regional, or interstate entity having governmental duties and powers.

(b) Prohibition.

- (i) Section 1352 of title 31, U.S.C. provides in part that no appropriated funds may be expended by the recipient of a Federal contract, grant, loan, or cooperative agreement to pay any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with any of the following covered Federal actions: the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
- (ii) The prohibition does not apply as follows:

- (1) Agency and legislative liaison by Own Employees.
- (a) The prohibition on the use of appropriated funds, in paragraph (i) of this section, does not apply in the case of a payment of reasonable compensation made to an officer or employee of a person requesting or receiving a Federal contract, grant, loan, or cooperative agreement, if the payment is for agency and legislative activities not directly related to a covered Federal action.
- (b) For purposes of paragraph (b)(i)(1)(a) of this clause, providing any information specifically requested by an agency or Congress is permitted at any time.
- (c) The following agency and legislative liaison activities are permitted at any time only where they are not related to a specific solicitation for any covered Federal action:
- (1) Discussing with an agency (including individual demonstrations) the qualities and characteristics of the person's products or services, conditions or terms of sale, and service capabilities; and,
 - (2) Technical discussions and other activities regarding the application or adaptation of the person's products or services for an agency's use.
 - (d) The following agency and legislative liaison activities are permitted where they are prior to formal solicitation of any covered Federal action:
 - (1) Providing any information not specifically requested but necessary for an agency to make an informed decision about initiation of a covered Federal action;
 - (2) Technical discussions regarding the preparation of an unsolicited proposal prior to its official submission; and
 - (3) Capability presentations by persons seeking awards from an agency pursuant to the provisions of the Small Business Act, as amended by Public Law 95-507 and other subsequent amendments.
 - (e) Only those activities expressly authorized by subdivision (b)(ii)(1)(a) of this clause are permitted under this clause.
- (2) Professional and technical services.
- (a) The prohibition on the use of appropriated funds, in subparagraph (b)(i) of this clause, does not apply in the case of-
- (i) A payment of reasonable compensation made to an officer or employee of a person requesting or receiving a covered Federal action or an extension, continuation, renewal, amendment, or modification of a covered Federal action, if payment is for professional or technical services rendered directly in the preparation, submission, or negotiation of any bid, proposal, or application for that Federal action or for meeting requirements imposed by or pursuant to law as a condition for receiving that Federal action.
 - (ii) Any reasonable payment to a person, other than an officer or employee of a person requesting or receiving a covered Federal action or an extension, continuation, renewal, amendment, or modification of a covered Federal action if the payment is for professional or technical services rendered directly in the preparation, submission, or negotiation of any bid, proposal, or application for that Federal action or for meeting requirements imposed by or pursuant to law as a condition for receiving that Federal action. Persons other than officers or employees of a person requesting or receiving a covered Federal action include consultants and trade associations.
- (b) For purposes of subdivision (b)(ii)(2)(a) of clause, "professional and technical services" shall be limited to advice and analysis directly applying any professional or technical discipline.
- (c) Requirements imposed by or pursuant to law as a condition for receiving a covered Federal award include those required by law or regulation, or reasonably expected to be required by law or regulation, and any other requirements in the actual award documents.
- (d) Only those services expressly authorized by subdivisions (b)(ii)(2)(a)(i) and (ii) of this section are permitted under this clause.
- (iii) Selling activities by independent sales representatives.
- (c) The prohibition on the use of appropriated funds, in subparagraph (b)(i) of this clause, does not apply to the following selling activities before an agency by independent sales representatives, provided such activities are prior to formal solicitation by an agency and are specifically limited to the merits of the matter:
- (i) Discussing with an agency (including individual demonstration) the qualities and characteristics of the person's products or services, conditions or terms of sale, and service capabilities; and
 - (ii) Technical discussions and other activities regarding the application or adaptation of the person's products or services for an agency's use.
- (d) Agreement. In accepting any contract, grant, cooperative agreement, or loan resulting from this solicitation, the person submitting the offer agrees not to make any payment prohibited by this clause.
- (e) Penalties. Any person who makes an expenditure prohibited under paragraph (b) of this clause shall be subject to civil penalties as provided for by 31 U.S.C. 1352. An imposition of a civil penalty does not prevent the Government from seeking any other remedy that may be applicable.
- (f) Cost Allowability. Nothing in this clause is to be interpreted to make allowable or reasonable any costs which would be unallowable or unreasonable in accordance with Part 31 of the Federal Acquisition Regulation (FAR), or OMB Circulars dealing with cost allowability for recipients of assistance agreements. Conversely, costs made specifically unallowable by the requirements in this clause will not be made allowable under any of the provisions of FAR Part 31 or the relevant OMB Circulars.

16. Equal Employment Opportunity

During the performance of this contract, the Contractor agrees as follows:

- (a) The Contractor shall not discriminate against any employee or applicant for employment because of race, color, religion, sex, or national origin.
- (b) The Contractor shall take affirmative action to ensure that applicants are employed, and that employees are treated during employment without regard to their race, color, religion, sex, or national origin. Such action shall include, but not be limited to (1) employment; (2) upgrading; (3) demotion; (4) transfer; (5) recruitment or recruitment advertising; (6) layoff or termination; (7) rates of pay or other forms of compensation; and (8) selection for training, including apprenticeship.
- (c) The Contractor shall post in conspicuous places available to employees and applicants for employment the notices to be provided by the Contracting Officer that explain this clause.
- (d) The Contractor shall, in all solicitations or advertisements for employees placed by or on behalf of the Contractor, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, or national origin.
- (e) The Contractor shall send, to each labor union or representative of workers with which it has a collective bargaining agreement or other contract or understanding, the notice to be provided by the Contracting Officer advising the labor union or workers' representative of the Contractor's commitments under this clause, and post copies of the notice in conspicuous places available to employees and applicants for employment.
- (f) The Contractor shall comply with Executive Order 11246, as amended, and the rules, regulations, and orders of the Secretary of Labor.
- (g) The Contractor shall furnish all information and reports required by Executive Order 11246, as amended and by rules, regulations, and orders of the Secretary of Labor, or pursuant thereto. The Contractor shall permit access to its books, records, and accounts by the Secretary of Labor for purposes of investigation to ascertain compliance with such rules, regulations, and orders.
- (h) In the event of a determination that the Contractor is not in compliance with this clause or any rule, regulation, or order of the Secretary of Labor, this contract may be canceled, terminated, or suspended in whole or in part, and the Contractor may be declared ineligible for further Government contracts, or federally assisted construction contracts under the procedures authorized in Executive Order 11246, as amended. In addition, sanctions may be imposed and remedies invoked against the Contractor as provided in Executive Order 11246, as amended, the rules, regulations, and orders of the Secretary of Labor, or as otherwise provided by law.
- (i) The Contractor shall include the terms and conditions of this clause in every subcontract or purchase order unless exempted by the rules, regulations, or orders of the Secretary of Labor issued under Executive Order 11246, as amended, so that these terms and conditions will be binding upon each subcontractor or vendor. The Contractor shall take such action with respect to any subcontractor or purchase order as the Secretary of Housing and Urban Development or the Secretary of Labor may direct as a means of enforcing such provisions, including sanctions for noncompliance; provided that if the

Contractor becomes involved in, or is threatened with, litigation with a subcontractor or vendor as a result of such direction, the Contractor may request the United States to enter into the litigation to protect the interests of the United States.

17. Dissemination or Disclosure of Information

No information or material shall be disseminated or disclosed to the general public, the news media, or any person or organization without prior express written approval by the HA.

18. Contractor's Status

It is understood that the Contractor is an independent contractor and is not to be considered an employee of the HA, or assume any right, privilege or duties of an employee, and shall save harmless the HA and its employees from claims suits, actions and costs of every description resulting from the Contractor's activities on behalf of the HA in connection with this Agreement.

19. Other Contractors

HA may undertake or award other contracts for additional work at or near the site(s) of the work under this contract. The contractor shall fully cooperate with the other contractors and with HA and HUD employees and shall carefully adapt scheduling and performing the work under this contract to accommodate the additional work, heeding any direction that may be provided by the Contracting Officer. The contractor shall not commit or permit any act that will interfere with the performance of work by any other contractor or HA employee.

20. Liens

The Contractor is prohibited from placing a lien on HA's property. This prohibition shall apply to all subcontractors.

21. Training and Employment Opportunities for Residents in the Project Area (Section 3, HUD Act of 1968; 24 CFR 135)

(a) The work to be performed under this contract is subject to the requirements of section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (section 3). The purpose of section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by section 3, shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of

HUD assistance for housing.

(b) The parties to this contract agree to comply with HUD's regulations in 24 CFR Part 135, which implement section 3. As evidenced by their execution of this contract, the parties to this contract certify that they are under no contractual or other impediment that would prevent them from complying with the Part 135 regulations.

(c) The contractor agrees to send to each labor organization or representative of workers with which the contractor has a collective bargaining agreement or other understanding, if any, a notice advising the labor organization or workers' representative of the contractor's commitments under this section 3 clause, and will post copies of the notice in conspicuous places at the work site where both employees and applicants for training and employment positions can see the notice. The notice shall describe the section 3 preference, shall set forth minimum number and job titles subject to hire, availability of

- apprenticeship and training positions, the qualifications for each; and the name and location of the person(s) taking applications for each of the positions; and the anticipated date the work shall begin.
- (d) The contractor agrees to include this section 3 clause in every subcontract subject to compliance with regulations in 24 CFR Part 135, and agrees to take appropriate action, as provided in an applicable provision of the subcontract or in this section 3 clause, upon a finding that the subcontractor is in violation of the regulations in 24 CFR Part 135. The contractor will not subcontract with any subcontractor where the contractor has notice or knowledge that the subcontractor has been found in violation of the regulations in 24 CFR Part 135.
- (e) The contractor will certify that any vacant employment positions, including training positions, that are filled (1) after the contractor is selected but before the contract is executed, and (2) with persons other than those to whom the regulations of 24 CFR Part 135 require employment opportunities to be directed, were not filled to circumvent the contractor's obligations under 24 CFR Part 135.
- (f) Noncompliance with HUD's regulations in 24 CFR Part 135 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts.

22. Procurement of Recovered Materials

(a) In accordance with Section 6002 of the Solid Waste Disposal Act, as amended by the Resource Conservation and Recovery Act, the Contractor shall procure items designated in guidelines of the Environmental Protection Agency (EPA) at 40 CFR Part 247 that contain the highest percentage of recovered materials practicable, consistent with maintaining a satisfactory level of competition. The Contractor shall procure items designated in the EPA guidelines that contain the highest percentage of recovered materials practicable unless the Contractor determines that such items: (1) are not reasonably available in a reasonable period of time; (2) fail to meet reasonable performance standards, which shall be determined on the basis of the guidelines of the National Institute of Standards and Technology, if applicable to the item; or (3) are only available at an unreasonable price.

(b) Paragraph (a) of this clause shall apply to items purchased under this contract where: (1) the Contractor purchases in excess of \$10,000 of the item under this contract; or (2) during the preceding Federal fiscal year, the Contractor: (i) purchased any amount of the items for use under a contract that was funded with Federal appropriations and was with a Federal agency or a State agency or agency of a political subdivision of a State; and (ii) purchased a total of in excess of \$10,000 of the item both under and outside that contract.

General Conditions for Non-Construction Contracts

Section II – (With Maintenance Work)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
Housing Office of Labor Relations
OMB Approval No. 2577-0157 (exp. 3/31/2020)

Public Reporting Burden for this collection of information is estimated to average 0.08 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600; and to the Office of Management and Budget, Paperwork Reduction Project (2577-0157), Washington, D.C. 20503. Do not send this completed form to either of these addressees.

Applicability. This form HUD-5370C has 2 Sections. These Sections must be inserted into non-construction contracts as described below:

- 4) Non-construction contracts (*without* maintenance) greater than \$100,000 - use Section I;
- 5) Maintenance contracts (including nonroutine maintenance as defined at 24 CFR 905.200) greater than \$2,000 but not more than \$100,000 - use Section II; and
- 6) Maintenance contracts (including nonroutine maintenance), greater than \$100,000 – use Sections I and II.

in the classification under this Contract from the first day on which work is performed in the classification.

• Withholding of funds

The Contracting Officer, upon his/her own action or upon request of HUD, shall withhold or cause to be withheld from the Contractor under this Contract or any other contract subject to HUD-determined wage rates, with the same prime Contractor, so much of the accrued payments or advances as may be considered necessary to pay laborers and mechanics employed by the Contractor or any subcontractor the full amount of wages required by this clause. In the event of failure to pay any laborer or mechanic employed under this Contract all or part of the wages required under this Contract, the Contracting Officer or HUD may, after written notice to the Contractor, take such action as may be necessary to cause the suspension of any further payment or advance until such violations have ceased. The Public Housing Agency or HUD may, after written notice to the Contractor, disburse such amounts withheld for and on account of the Contractor or subcontractor to the respective employees to whom they are due.

Section II – Labor Standard Provisions for all Maintenance Contracts greater than \$2,000

2 Minimum Wages

- (a) All maintenance laborers and mechanics employed under this Contract in the operation of the project(s) shall be paid unconditionally and not less often than semi-monthly, and without subsequent deduction (except as otherwise provided by law or regulations), the full amount of wages due at time of payment computed at rates not less than those contained in the wage determination of the Secretary of Housing and Urban Development which is attached hereto and made a part hereof. Such laborers and mechanics shall be paid the appropriate wage rate on the wage determination for the classification of work actually performed, without regard to skill. Laborers or mechanics performing work in more than one classification may be compensated at the rate specified for each classification for the time actually worked therein; provided, that the employer's payroll records accurately set forth the time spent in each classification in which work is performed. The wage determination, including any additional classifications and wage rates approved by HUD under subparagraph 1(b), shall be posted at all times by the Contractor and its subcontractors at the site of the work in a prominent and accessible place where it can be easily seen by the workers.
- (b) (i) Any class of laborers or mechanics which is not listed in the wage determination and which is to be employed under the Contract shall be classified in conformance with the wage determination. HUD shall approve an additional classification and wage rate only when the following criteria have been met:

The work to be performed by the classification required is not performed by a classification in the wage determination;

The classification is utilized in the area by the industry; and

The proposed wage rate bears a reasonable relationship to the wage rates contained in the wage determination.

- (f) The wage rate determined pursuant to this paragraph shall be paid to all workers performing work

2 Records

- (d) The Contractor and each subcontractor shall make and maintain for three (3) years from the completion of the work records containing the following for each laborer and mechanic:
 - Name, address and Social Security Number;
 - Correct work classification or classifications;
 - Hourly rate or rates of monetary wages paid;
 - Rate or rates of any fringe benefits provided;
 - Number of daily and weekly hours worked;
 - Gross wages earned;
 - Any deductions made; and
 - Actual wages paid.
- (e) The Contractor and each subcontractor shall make the records required under paragraph 3(a) available for inspection, copying, or transcription by authorized representatives of HUD or the HA and shall permit such representatives to interview employees during working hours on the job. If the Contractor or any subcontractor fails to make the required records available, HUD or its designee may, after written notice to the Contractor, take such action as may be necessary to cause the suspension of any further payment, advance or guarantee of funds.

3 Apprentices and Trainees

- (d) Apprentices and trainees will be permitted to work at less than the predetermined rate for the work they perform when they are employed pursuant to and individually registered in:
 - A bona fide apprenticeship program registered with the U.S. Department of Labor, Employment and Training Administration (ETA), Office of

Apprenticeship Training, Employer and Labor Services (OATELS), or with a state apprenticeship agency recognized by OATELS, or if a person is employed in his/her first 90 days of probationary employment as an apprentice in such an apprenticeship program, who is not individually registered in the program, but who has been certified by OATELS or a state apprenticeship agency (where appropriate) to be eligible for probationary employment as an apprentice; A trainee program which has received prior approval, evidenced by formal certification by the U.S. Department of Labor, ETA; or A training/trainee program that has received prior approval by HUD.

- (f) Each apprentice or trainee must be paid at not less than the rate specified in the registered or approved program for the apprentice's/trainee's level of progress, expressed as a percentage of the journeyman hourly rate specified in the applicable wage determination. Apprentices and trainees shall be paid fringe benefits in accordance with the provisions of the registered or approved program. If the program does not specify fringe benefits, apprentices/trainees must be paid the full amount of fringe benefits listed on the wage determination for the applicable classification.
- (g) The allowable ratio of apprentices or trainees to journeyman on the job site in any craft classification shall not be greater than the ratio permitted to the employer as to the entire work force under the approved program.
- (h) Any worker employed at an apprentice or trainee wage rate who is not registered in an approved program, and any apprentice or trainee performing work on the job site in excess of the ratio permitted under the approved program, shall be paid not less than the applicable wage rate on the wage determination for the classification of work actually performed.
- (i) In the event OATELS, a state apprenticeship agency recognized by OATELS or ETA, or HUD, withdraws approval of an apprenticeship or trainee program, the employer will no longer be permitted to utilize apprentices/trainees at less than the applicable predetermined rate for the work performed until an acceptable program is approved.

5. Disputes concerning labor standards

- (a) Disputes arising out of the labor standards provisions contained in Section II of this form HUD-5370-C, other than those in Paragraph 6, shall be subject to the following procedures. Disputes within the meaning of this paragraph include disputes between the Contractor (or any of its subcontractors) and the HA, or HUD, or the employees or their representatives, concerning payment of prevailing wage rates or proper classification. The procedures in this section may be initiated upon HUD's own motion, upon referral of the HA, or upon request of the Contractor or subcontractor(s).

A Contractor and/or subcontractor or other interested party desiring reconsideration of findings of violation by the HA or HUD relating to the payment of straight-time prevailing wages or classification of work shall request such reconsideration by letter postmarked within 30 calendar days of the date of notice of findings issued by the HA or HUD. The request shall set

forth those findings that are in dispute and the reasons, including any affirmative defenses, with respect to the violations. The request shall be directed to the appropriate HA or HUD official in accordance with instructions contained in the notice of findings or, if the notice does not specify to whom a request should be made, to the Regional Labor Relations Officer (HUD). The HA or HUD official shall, within 60 days (unless otherwise indicated in the notice of findings) after receipt of a timely request for reconsideration, issue a written decision on the findings of violation. The written decision on reconsideration shall contain instructions that any appeal of the decision shall be addressed to the Regional Labor Relations Officer by letter postmarked within 30 calendar days after the date of the decision. In the event that the Regional Labor Relations Officer was the deciding official on reconsideration, the appeal shall be directed to the Director, Office of Labor Relations (HUD). Any appeal must set forth the aspects of the decision that are in dispute and the reasons, including any affirmative defenses, with respect to the violations. The Regional Labor

(iv)

(v)

Relations Officer shall, within 60 days (unless otherwise indicated in the decision on reconsideration) after receipt of a timely appeal, issue a written decision on the findings. A decision of the Regional Labor Relations Officer may be appealed to the Director, Office of Labor Relations, by letter postmarked within 30 days of the Regional Labor Relations Officer's decision. Any appeal to the Director must set forth the aspects of the prior decision(s) that are in dispute and the reasons. The decision of the Director, Office of Labor Relations, shall be final.

- a Disputes arising out of the labor standards provisions of paragraph 6 shall not be subject to paragraph 5(a) of this form HUD-5370C. Such disputes shall be resolved in accordance with the procedures of the U.S. Department of Labor set forth in 29 CFR Parts 5, 6 and 7. Disputes within the meaning of this paragraph 5(b) include disputes between the Contractor (or any of its subcontractors) and the HA, HUD, the U.S. Department of Labor, or the employees or their representatives.

9. Contract Work Hours and Safety Standards Act

The provisions of this paragraph 6 are applicable only where the amount of the prime contract exceeds \$100,000. As used in this paragraph, the terms "laborers" and "mechanics" includes watchmen and guards.

- (a) **Overtime requirements.** No Contractor or subcontractor contracting for any part of the Contract work which may require or involve the employment of laborers or mechanics shall require or permit any such laborer or mechanic in any workweek in which he or she is employed on such work to work in excess of 40 hours in such workweek unless such laborer or mechanic receives compensation at a rate not less than one and one-half times the basic rate of pay for all hours worked in excess of 40 hours in such workweek.
- (b) **Violation; liability for unpaid wages; liquidated damages.** In the event of any violation of the provisions set forth in paragraph 6(a), the Contractor and any

subcontractor responsible therefor shall be liable for the unpaid wages. In addition, such Contractor and subcontractor shall be liable to the United States (in the case of work done under contract for the District of Columbia or a territory, to the District or to such territory), for liquidated damages. Such liquidated damages shall be computed with respect to each individual laborer or mechanic, including watchmen and guards, employed in violation of the provisions set forth in paragraph (a) of this clause, in the sum of \$10 for each calendar day on which such individual was required or permitted to work in excess of the standard workweek of 40 hours without payment of the overtime wages required by provisions set forth in paragraph (a) of this clause.

Withholding for unpaid wages and liquidated damages.

HUD or its designee shall upon its own action or upon written request of an authorized representative of the U.S. Department of Labor withhold or cause to be withheld, from any moneys payable on account of work performed by the Contractor or subcontractor under any such Contract or any federal contract with the same prime Contractor, or any other federally-assisted contract subject to the Contract Work Hours and Safety Standards Act, which is held by the same prime Contractor such sums as may be determined to be necessary to satisfy any liabilities of such Contractor or subcontractor for unpaid wages and liquidated damages as provided in the provisions set forth in paragraph (b) of this clause.

12. Subcontracts

The Contractor or subcontractor shall insert in any subcontracts all the provisions contained in this Section II and also a clause requiring the subcontractors to include these provisions in any lower tier subcontracts. The prime Contractor shall be responsible for the compliance by any subcontractor or lower tier subcontractor with all the provisions contained in these clauses.

13. Non-Federal Prevailing Wage Rates

Any prevailing wage rate (including basic hourly rate and any fringe benefits), determined under state law to be prevailing, with respect to any employee in any trade or position employed under the Contract, is inapplicable to the contract and shall not be enforced against the Contractor or any subcontractor, with respect to employees engaged under the contract whenever such non-Federal prevailing wage rate, exclusive of any fringe benefits, exceeds the applicable wage rate determined by the Secretary of HUD to be prevailing in the locality with respect to such trade or position.

ATTACHMENT C.1 – SUPPLEMENTAL GENERAL CONDITIONS

SUPPLEMENTAL GENERAL CONDITIONS

To the extent that there is a conflict between the terms of the General Conditions and the terms of the Supplemental General Conditions, the terms of the Supplemental General Conditions shall govern to the extent of such conflict.

If HUD 5370 applies:

Section 31(e) of the General Conditions shall be deleted in its entirety and replaced by the following:

31(e). Forum. The Contracting Officer’s decision shall be final unless, within thirty (30) days of receipt of the Contracting Officer’s decision, the Contractor files suit in a court of competent jurisdiction.

If HUD 5370-EZ applies:

Section 3(d) of the General Conditions shall be deleted in its entirety and replaced by the following:

3(d). Forum. The Contracting Officer’s decision shall be final unless, within thirty (30) days of receipt of the Contracting Officer’s decision, the Contractor files suit in a court of competent jurisdiction.

If HUD 5370-C applies:

Section 1 Item 7(d) of the General Conditions shall be deleted in its entirety and replaced by the following:

Section 1 Item 7(d). Forum. The Contracting Officer’s decision shall be final unless, within thirty (30) days of receipt of the Contracting Officer’s decision, the Contractor files suit in a court of competent jurisdiction.

HOUSING AUTHORITY OF THE CITY OF PITTSBURGH

Date: _____ Signature: _____
Chief Contracting Officer

=====

Vendor Name(Insert vendor company name above)

Date: _____ Signature: _____
Title: _____

Certifications and Representations of Offerors Non-Construction Contract

ATTACHMENT D
U.S. Department of Housing and Urban Development
Office of Public and Indian Housing

Public reporting burden for this collection of information is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This form includes clauses required by OMB's common rule on bidding/offering procedures, implemented by HUD in 24 CFR 85.36, and those requirements set forth in Executive Order 11625 for small, minority, women-owned businesses, and certifications for independent price determination, and conflict of interest. The form is required for nonconstruction contracts awarded by Housing Agencies (HAs). The form is used by bidders/offerors to certify to the HA's Contracting Officer for contract compliance. If the form were not used, HAs would be unable to enforce their contracts. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

1. Contingent Fee Representation and Agreement

(a) The bidder/offeror represents and certifies as part of its bid/offer that, except for full-time bona fide employees working solely for the bidder/offeror, the bidder/offeror:

- (1) has, has not employed or retained any person or company to solicit or obtain this contract; and
- (2) has, has not paid or agreed to pay to any person or company employed or retained to solicit or obtain this contract any commission, percentage, brokerage, or other fee contingent upon or resulting from the award of this contract.

(b) If the answer to either (a)(1) or (a) (2) above is affirmative, the bidder/offeror shall make an immediate and full written disclosure to the PHA Contracting Officer.

(c) Any misrepresentation by the bidder/offeror shall give the PHA the right to (1) terminate the resultant contract; (2) at its discretion, to deduct from contract payments the amount of any commission, percentage, brokerage, or other contingent fee; or (3) take other remedy pursuant to the contract.

2. Small, Minority, Women-Owned Business Concern Representation

The bidder/offeror represents and certifies as part of its bid/offer that it:

- (a) is, is not a small business concern. "Small business concern," as used in this provision, means a concern, including its affiliates, that is independently owned and operated, not dominant in the field of operation in which it is bidding, and qualified as a small business under the criteria and size standards in 13 CFR 121.
- (b) is, is not a women-owned small business concern. "Women-owned," as used in this provision, means a small business that is at least 51 percent owned by a woman or women who are U.S. citizens and who also control and operate the business.
- (c) is, is not a minority enterprise which, pursuant to Executive Order 11625, is defined as a business which is at least 51 percent owned by one or more minority group members or, in the case of a publicly owned business, at least 51 percent of its voting stock is owned by one or more minority group members, and whose management and daily operations are controlled by one or more such individuals.

For the purpose of this definition, minority group members are:

(Check the block applicable to you)

- Black Americans Asian Pacific Americans
- Hispanic Americans Asian Indian Americans
- Native Americans Hasidic Jewish Americans

3. Certificate of Independent Price Determination

(a) The bidder/offeror certifies that—

- (1) The prices in this bid/offer have been arrived at independently, without, for the purpose of restricting competition, any consultation, communication, or agreement with any other bidder/offeror or competitor relating to (i) those prices, (ii) the intention to submit a bid/offer, or (iii) the methods or factors used to calculate the prices offered;
- (2) The prices in this bid/offer have not been and will not be knowingly disclosed by the bidder/offeror, directly or indirectly, to any other bidder/offeror or competitor before bid opening (in the case of a sealed bid solicitation) or contract award (in the case of a negotiated solicitation) unless otherwise required by law; and
- (3) No attempt has been made or will be made by the bidder/offeror to induce any other concern to submit or not to submit a bid/offer for the purpose of restricting competition.

(b) Each signature on the bid/offer is considered to be a certification by the signatory that the signatory:

- (1) Is the person in the bidder/offeror's organization responsible for determining the prices being offered in this bid or proposal, and that the signatory has not participated and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above; or
- (2) (i) Has been authorized, in writing, to act as agent for the following principals in certifying that those principals have not participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above (insert full name of person(s) in the bidder/offeror's organization responsible for determining the prices offered in this bid or proposal, and the title of his or her position in the bidder/offeror's organization);
(ii) As an authorized agent, does certify that the principals named in subdivision (b)(2)(i) above have not participated, and will not participate, in any action contrary to subparagraphs (a)(1) through (a)(3) above; and

- (iii) As an agent, has not personally participated, and will not participate in any action contrary to subparagraphs (a)(1) through (a)(3) above.
- (c) If the bidder/offeror deletes or modifies subparagraph (a)2 above, the bidder/offeror must furnish with its bid/offer a signed statement setting forth in detail the circumstances of the disclosure.

4. Organizational Conflicts of Interest Certification

- (a) The Contractor warrants that to the best of its knowledge and belief and except as otherwise disclosed, it does not have any organizational conflict of interest which is defined as a situation in which the nature of work under a proposed contract and a prospective contractor's organizational, financial, contractual or other interest are such that:
 - (i) Award of the contract may result in an unfair competitive advantage;
 - (ii) The Contractor's objectivity in performing the contract work may be impaired; or
 - (iii) That the Contractor has disclosed all relevant information and requested the HA to make a determination with respect to this Contract.
- (b) The Contractor agrees that if after award he or she discovers an organizational conflict of interest with respect to this contract, he or she shall make an immediate and full disclosure in writing to the HA which shall include a description of the action which the Contractor has taken or intends to eliminate or neutralize the conflict. The HA may, however, terminate the Contract for the convenience of HA if it would be in the best interest of HA.
- (c) In the event the Contractor was aware of an organizational conflict of interest before the award of this Contract and intentionally did not disclose the conflict to the HA, the HA may terminate the Contract for default.
- (d) The Contractor shall require a disclosure or representation from subcontractors and consultants who may be in a position to influence the advice or assistance rendered to the HA and shall include any necessary provisions to eliminate or neutralize conflicts of interest in consultant agreements or subcontracts involving performance or work under this Contract.

5. Authorized Negotiators (RFPs only)

The offeror represents that the following persons are authorized to negotiate on its behalf with the PHA in connection with this request for proposals: (list names, titles, and telephone numbers of the authorized negotiators):

6. Conflict of Interest

In the absence of any actual or apparent conflict, the offeror, by submission of a proposal, hereby warrants that to the best of its knowledge and belief, no actual or apparent conflict of interest exists with regard to my possible performance of this procurement, as described in the clause in this solicitation titled "Organizational Conflict of Interest."

7. Offeror's Signature

The offeror hereby certifies that the information contained in these certifications and representations is accurate, complete, and current.

Signature & Date:

Typed or Printed Name:

Title:

Offeror: _____

RFP#: _____

Due Date: _____

ATTACHMENT E - SPECIAL PARTICIPATION SUMMARY

I. SMALL BUSINESS PARTICIPATION

Is the Offeror a Small Business as defined by the size and standards in 13 CFR 121?

Yes _____ No _____

III. WOMEN-OWNED BUSINESS PARTICIPATION

Is the Offeror classified as a Woman-Owned Business Enterprise as defined in Art. 2, Part C of HUD-5369-C

Yes _____ No _____

II. MINORITY BUSINESS PARTICIPATION

Is the Offeror classified as a Minority Business Enterprise as defined in Art. 2, Part C of HUD-5369-C?

Yes _____ No _____

If "No", are any Consultants classified as Women-Owned Business Enterprises?

Yes _____ No _____

If "No", are any Consultants classified as Minority Business enterprises?

Yes _____ No _____

If "Yes", please fill in the following chart:

If "Yes", please fill in the following chart:

Consulting Firm(s) (MBE)	\$ Value Contract	% of Fee

Consulting Firm(s) (WBE)	\$ Value Contract	% of Fee

****All MBE/WBE firms must be certified. In order for the MBE/WBE participation plan to be complete, copies of MBE/WBE certification must be included for all firms listed.**

ATTACHMENT F - Section 3 Clause

A. The work to be performed under this contract is subject to the requirements of section 3 of the Housing and Urban Development Act of 1968, as amended, 12 U.S.C. 1701u (Section 3). The purpose of Section 3 is to ensure that employment and other economic opportunities generated by HUD assistance or HUD-assisted projects covered by Section 3, shall, to the greatest extent feasible, be directed to low- and very low-income persons, particularly persons who are recipients of HUD assistance for housing.

B. The parties to this contract agree to comply with HUD's regulations in 24 CFR part 135/2 CFR Part 200, which implement Section 3. As evidenced by their execution of this contract, the parties to this contract certify that they are under no contractual or other impediment that would prevent them from complying with the part 135/200 regulations.

C. The contractor agrees to send to each labor organization or representative or workers with which the contractor has a collective bargaining agreement or other understanding, if any, a notice advising the labor organization or workers' representative of the contractor's commitments under this Section 3 clause, and will post copies of the notice in conspicuous places at the work site where both employees and applicants for training and employment positions can see the notice. The notice shall describe the Section 3 preference, shall set forth minimum number and job titles subject to hire, availability of apprenticeship and training positions, the qualifications for each; and the name and location of the person(s) taking applications for each of the positions; and the anticipated date the work shall begin.

D. The contractor agrees to include this Section 3 clause in every subcontract subject to compliance with regulations in 2 CFR Part 200/24 CFR part 135, and agrees to take appropriate action, as provided in an applicable provision of the subcontract or in this Section 3 clause, upon a finding that the subcontractor is in violation of the regulations in 2 CFR Part 200/24 CFR part 135. The contractor will not subcontract with any subcontractor where the contractor has notice or knowledge that the subcontractor has been found in violation of the regulations in 2 CFR Part 200/24 CFR part 135.

E. The contractor will certify that any vacant employment positions, including training positions, that are filled (1) after the contractor is selected but before the contract is executed, and (2) with persons other than those to whom the regulations of 2 CFR Part 200/24 CFR part 135 require employment opportunities to be directed, were not filled to circumvent the contractor's obligations under 2 CFR Part 200/24 CFR part 135.

F. Noncompliance with HUD's regulations in 24 CFR part 135/2 CFR part 200 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts.

G. With respect to work performed in connection with Section 3 covered Indian housing assistance, section 7(b) of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 450e) also applies to the work to be performed under this contract. Section 7(b) requires that to the greatest extent feasible (i) preference and opportunities for training and employment shall be given to Indians, and (ii) preference in the award of contracts and subcontracts shall be given to Indian organizations and Indian-owned Economic Enterprises. Parties to this contract that are subject to the provisions of Section 3 to the maximum extent feasible, but not in derogation of compliance with section 7(b).



SECTION 3 OPPORTUNITIES PLAN

Business Opportunities and Employment Training for Housing Authority of the City of Pittsburgh Low Income Public Housing Residents (LIPH) and Area Residents of Low and Very Low Income Status (ARLIS)

PRIME CONTRACTOR’S NAME: _____

SPECIFICATION OR RFP/IFB/RFQ NUMBER: _____

SPECIFICATION OR RFP/IFB/RFQ TITLE: _____

The Contractor hereby agrees to comply with all the provisions of Section 3 as set forth in 24 CFR 135.1/2 CFR 200 et seq. and the HACP Section 3 Policy and Program requirements. The Contractor hereby submits this document to identify employment opportunities for HACP residents (LIPH) and **Area Residents of Low and Very Low Income Status (ARLIS)** during the term of the contract between the Contractor and the HACP.

The preference of HACP is to ensure that as many HACP residents as possible are employed. In an effort to further that requirement, HACP has created a preference tier structure as outlined in the HACP Section 3 Policy and Program Manual which can be reviewed by visiting the “Vendor Services” section of www.hacp.org. Contractors are required to comply with Section 3 by first considering Tier I – Hiring. If the Contractor cannot meet its Section 3 requirement in Tier I and needs to move to Tier II or Tier III, that Contractor must document this inability to comply with the preference and the need to move to a lower tier. (Such inability **must** be documented for moves within tiers). The Contractor agrees to meet its Section 3 requirement following the Preferential Tier Structure as indicated by the selection below (check one or more tiers below):

Tier I – HIRING

The Contractor affirms that the jobs identified shall be for meaningful employment that may or may not be related to the scope of services covered under Contract/Purchase Order # _____. The Contractor has committed to employ _____ resident(s) in order to comply with its Section 3 requirements. A prime contractor may satisfy the HACP Resident Hiring Requirements through his/her subcontractors. **Contact the HACP Resident Employment Program for resident referrals at 412-395-3950, Ext 1048.**

When Tier I is selected, the Contractor shall complete the following table as instructed below:

- (1) Indicate each job title for all phases of this contract
- (2) The number of positions that will be needed in each category
- (3) How many of those positions are currently filled
- (4) The number currently filled by low and very low-income HACP residents
- (5) The number currently filled by City of Pittsburgh neighborhood area residents
- (6) How many positions need to be filled

Indicate your requirement for the number of positions you intend to fill with:

- (7) Low income HACP Residents (LIPH) and/or
- (8) Low and very low income City of Pittsburgh Neighborhood Area Residents (ARLIS)



SECTION 3 OPPORTUNITIES PLAN

Section 3 Labor Utilization Assessment and Plan							
SPEC or RFP TITLE:				SPEC or RFP NUMBER:			
JOB TITLE (1)	NUMBER OF POSITIONS					HIRING REQUIREMENT	
	# NEEDED (2)	CURRENTLY FILLED			TO BE FILLED (6)	LIPH (7)	ARLIS (8)
		TOTAL (3)	LIPH (4)	ARLIS (5)			

LIPH – HACP low income public housing resident
ARLIS - Area Residents of Low/Very Low Income Status – (Area is the Pittsburgh metropolitan area)

In the event the value of Section 3 resident hiring is less than the amount identified in the Resident Hiring Scale, vendors must contribute to the HACP Education Fund an amount not less than the difference between the value of Section 3 hiring and the amount identified in the Resident Hiring Scale, which funds shall be used to provide other economic opportunities.

Therefore, if it is anticipated that any position listed above shall be for less than the full term of the contract period, you must indicate on the lines below, the anticipated term for each position:



SECTION 3 OPPORTUNITIES PLAN

[] **Tier II – CONTRACTING**

The contractor has identified _____ HACP resident-owned business(es) or _____ Section 3 business(es) which is/are 51 percent or more owned by Section 3 residents or 30 percent or more of their permanent full-time workforce are Section 3 residents. This will satisfy the contractor’s Section 3 requirement covered under Contract/Purchase Order # _____.

In a one (1) page letter on your firm’s letterhead:

- 1) Indicate the requirements, expressed in terms of percentage, of planned contracting dollars for the use of Section 3 business concerns as subcontractors.
- 2) A statement of the total dollar amount to be contracted, total dollar amount to be contracted to Section 3 business concerns for building trades, and total dollar amount to be contracted to Section 3 business concerns for other than building trades work (maintenance, repair, modernization, and development).
- 3) A description of the method used to develop the requirements above and the efforts to be undertaken by the contractor to meet those requirements.

[] **Tier III - OTHER ECONOMIC OPPORTUNITIES**

Firms may provide other economic opportunities to train and employ Section 3 residents or make a direct cash contribution to the HACP Education Fund. HACP has established the following minimum threshold requirements for provision of training or contribution to the HACP fund that provides other economic opportunities:

- a) Contractor incurs the cost of providing skilled training for residents in an amount commensurate with the sliding scale set forth in the Resident Hiring Scale; or,
- b) Contractor makes a contribution to the HACP Education Fund at Clean Slate E3 to provide assistance to residents to obtain training. The level of contribution would be commensurate with the sliding scale set forth in the Resident Hiring Scale.

Contractor shall provide, in a letter on firm letterhead:

- 1) Indication of the skilled training to be provided, the number of persons to be trained, the training provider, the cost of training, and the trainee recruitment plan; or,
- 2) Provide the amount of planned contribution to be made in relation to percentage of the contract labor hours costs. (Contribution checks should be made payable to: Clean Slate E3 Education Fund and mailed to Clean Slate E3, C/O Housing Authority of the City of Pittsburgh, Finance Department, 200 Ross Street, 9th Floor, Pittsburgh, PA 15219.

[] **Tier IV – No New Hire Opportunity**

If awarded this contract, the contractor will be able to fulfill the requirements of the IFB/RFP/RFQ with the existing work force. No new hires will be employed as a result of this award. If this position changes and hiring opportunities become necessary, the HACP Resident Employment Program will be notified.



SECTION 3 OPPORTUNITIES PLAN

By signing below, the Contractor hereby agrees to comply with the selected Section 3 requirements indicated above. To the extent that the completion of this form is contingent upon future information, for example price negotiations, request for specific services, etc., the undersigned hereby affirms and agrees to fully adhere to the spirit and intent of the HACP Section 3 Policy.

Furthermore, the undersigned acknowledges and affirms responsibility for completion and submission of this form as part of the response documentation for this Invitation for Bid or Request for Proposal. Failure to submit this form may jeopardize the responsiveness of your submission.

Company Name: _____

Name: _____

Title: _____

Signature: _____ Date: _____

Witness Name: _____

Witness Signature: _____ Date: _____

ATTACHMENT G - Firm Demographics																
	All employees	Male							Female						Total # of American Minorities	
		White American	African American	Hispanic American	Asia American	Hasidic Jew American	Other American Minority	Foreign	Total Males	White American	African American	Hispanic American	Asia American	Hasidic Jew American		Other American Minority
Partner																
Associate																
Professional																
Secretarial																
Clerical																
Other																
Total																

Explain all other American Minority: _____

Be certain that the numbers in this table are accurate and add up correctly.

ATTACHMENT H

<p>Form W-9 (Rev. October 2018) Department of the Treasury Internal Revenue Service</p>	<p>Request for Taxpayer Identification Number and Certification</p> <p>▶ Go to www.irs.gov/FormW9 for instructions and the latest information.</p>	<p>Give Form to the requester. Do not send to the IRS.</p>																				
<p>Print or type. See Specific Instructions on page 3.</p>	<p>1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.</p> <hr/> <p>2 Business name/disregarded entity name, if different from above</p> <hr/> <p>3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.</p> <p><input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____</p> <p><small>Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</small></p> <p><input type="checkbox"/> Other (see instructions) ▶ _____</p>																					
	<p>4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from FATCA reporting code (if any) _____</p> <p><small>(Applies to accounts maintained outside the U.S.)</small></p>																					
	<p>5 Address (number, street, and apt. or suite no.) See instructions.</p> <hr/> <p>6 City, state, and ZIP code</p> <hr/> <p>7 List account number(s) here (optional)</p>	<p>Requestor's name and address (optional)</p>																				
<p>Part I Taxpayer Identification Number (TIN)</p> <p>Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i>, later.</p> <p><small>Note: If the account is in more than one name, see the instructions for line 1. Also see <i>What Name and Number To Give the Requester</i> for guidelines on whose number to enter.</small></p>																						
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Social security number</td> </tr> <tr> <td style="text-align: center;"> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%; border: 1px solid black; height: 20px;"></td> <td style="width:5%; border: 1px solid black; text-align: center;">-</td> <td style="width:25%; border: 1px solid black; height: 20px;"></td> <td style="width:5%; border: 1px solid black; text-align: center;">-</td> <td style="width:40%; border: 1px solid black; height: 20px;"></td> </tr> </table> </td> </tr> <tr> <td style="text-align: center;">or</td> </tr> <tr> <td style="text-align: center;">Employer identification number</td> </tr> <tr> <td style="text-align: center;"> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> </tr> </table> </td> </tr> </table>			Social security number	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:25%; border: 1px solid black; height: 20px;"></td> <td style="width:5%; border: 1px solid black; text-align: center;">-</td> <td style="width:25%; border: 1px solid black; height: 20px;"></td> <td style="width:5%; border: 1px solid black; text-align: center;">-</td> <td style="width:40%; border: 1px solid black; height: 20px;"></td> </tr> </table>		-		-		or	Employer identification number	<table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> <td style="width:10%; border: 1px solid black; height: 20px;"></td> </tr> </table>										
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<p>Part II Certification</p> <p>Under penalties of perjury, I certify that:</p> <ol style="list-style-type: none"> The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and I am a U.S. citizen or other U.S. person (defined below); and The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct. <p>Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.</p>																						
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;">Sign Here</td> <td style="width:60%;">Signature of U.S. person ▶</td> <td style="width:25%;">Date ▶</td> </tr> </table>			Sign Here	Signature of U.S. person ▶	Date ▶																	
Sign Here	Signature of U.S. person ▶	Date ▶																				
<p>General Instructions</p> <p>Section references are to the Internal Revenue Code unless otherwise noted.</p> <p>Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.</p> <p>Purpose of Form</p> <p>An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.</p> <ul style="list-style-type: none"> • Form 1099-INT (interest earned or paid) • Form 1099-DIV (dividends, including those from stocks or mutual funds) • Form 1099-MISC (various types of income, prizes, awards, or gross proceeds) • Form 1099-B (stock or mutual fund sales and certain other transactions by brokers) • Form 1099-S (proceeds from real estate transactions) • Form 1099-K (merchant card and third party network transactions) • Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition) • Form 1099-C (canceled debt) • Form 1099-A (acquisition or abandonment of secured property) <p>Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.</p> <p><i>If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.</i></p>																						
<p>Cat. No. 10231X Form W-9 (Rev. 10-2018)</p>																						

Instructions for completing this form can be found at <http://www.irs.gov/pub/irs-pdf/fw9.pdf>

**Attachment I
Sample M/WBE Commitment Letter**

<Date>

<Name Of MBE or WBE Contact Person>

<Name of MBE or WBE firm>

<Address>

<City>, <State> <Zip>

Re: <Name of HACP Project>

Dear <Name of Contact Person at MBE or WBE Firm>

<Name of Prime Bidder> has submitted a bid for the above referenced project to the Housing Authority City of Pittsburgh (HACP).

If we are the successful bidders and awarded the contract, <Name of Prime Bidder> intends to utilize <Name of proposed MBE or WBE firm> as follows:

Scope of Proposed Services: _____

Estimated Dollar Value: _____

Please call should you have any further questions. We thank you for your continuing interest.

Sincerely,

<Contact Person from Prime Bidder>

<Contact Person from MBE/WBE>

(Signature)

(Signature)

(Name)

(Name)

ATTACHMENT J
Previous Related Experience - References

The bidder shall list three (3) firms, governmental units, or persons for whom the bidder has previously performed work of the nature requested under this IFB. Bidder shall list as references all housing authorities, including HACP, for whom the bidder has previously performed work of the nature requested under this IFB. HACP reserves the right to contact such persons at anytime prior to award and the bidder agrees that HACP may rely on information provided by such persons to determine the bidder's responsibility.

In addition to the references, all bidders will provide the last three jobs they performed, contact information from the job and all change orders related to the job and the reason for each.

All bidders will provide information on the most recent HACP job to include all change order information and the reason for each. The most recent HACP job can be one of the 3 last jobs performed if that is the case.

<i>Reference 1</i>			
<i>Project:</i>			
<i>Contact:</i>			
<i>Contact Telephone Number:</i>			
<i>Contract Amount:</i>			
<i>Change Orders/Addenda or Amendments to Contract</i>			
<i>Number</i>	<i>Total \$ Value per Change</i>	<i>Description of Change</i>	<i>Reason for Change</i>
1			
2			
3			
4			
5			
6			
7			

<i>Reference 2</i>			
<i>Project:</i>			
<i>Contact:</i>			
<i>Contact Telephone Number:</i>			
<i>Contract Amount:</i>			
<i>Change Orders/Addenda or Amendments to Contract</i>			
<i>Number</i>	<i>Total \$ Value per Change</i>	<i>Description of Change</i>	<i>Reason for Change</i>
<i>1</i>			
<i>2</i>			
<i>3</i>			
<i>4</i>			
<i>5</i>			
<i>6</i>			
<i>7</i>			

<i>Reference 3</i>			
<i>Project:</i>			
<i>Contact:</i>			
<i>Contact Telephone Number:</i>			
<i>Contract Amount:</i>			
<i>Change Orders/Addenda or Amendments to Contract</i>			
<i>Number</i>	<i>Total \$ Value per Change</i>	<i>Description of Change</i>	<i>Reason for Change</i>
<i>1</i>			
<i>2</i>			
<i>3</i>			
<i>4</i>			
<i>5</i>			
<i>6</i>			
<i>7</i>			

Previous Related Experience – Last three (3) jobs

In addition to the references, all bidders will provide the last three jobs they performed, contact information from the job and all change orders related to the job and the reason for each.

All bidders will provide information on the most recent HACP job to include all change order information and the reason for each. The most recent HACP job can be one of the 3 last jobs performed if that is the case.

<i>Reference 4</i>			
<i>Project:</i>			
<i>Contact:</i>			
<i>Contact Telephone Number:</i>			
<i>Contract Amount:</i>			
<i>Change Orders/Addenda or Amendments to Contract</i>			
<i>Number</i>	<i>Total \$ Value per Change</i>	<i>Description of Change</i>	<i>Reason for Change</i>
1			
2			
3			
4			
5			
6			
7			

<i>Reference 5</i>			
<i>Project:</i>			
<i>Contact:</i>			
<i>Contact Telephone Number:</i>			
<i>Contract Amount:</i>			
<i>Change Orders/Addenda or Amendments to Contract</i>			
<i>Number</i>	<i>Total \$ Value per Change</i>	<i>Description of Change</i>	<i>Reason for Change</i>
1			
2			
3			
4			
5			
6			
7			

<i>Reference 6</i>			
<i>Project:</i>			
<i>Contact:</i>			
<i>Contact Telephone Number:</i>			
<i>Contract Amount:</i>			
<i>Change Orders/Addenda or Amendments to Contract</i>			
<i>Number</i>	<i>Total \$ Value per Change</i>	<i>Description of Change</i>	<i>Reason for Change</i>
1			
2			
3			
4			
5			
6			
7			

Previous Related Experience – HACP Project

All bidders will provide information on the most recent HACP job to include all change order information and the reason for each. The most recent HACP job can be one of the 3 last jobs performed if that is the case.

<i>Reference 7</i>			
<i>Project:</i>			
<i>Contact:</i>			
<i>Contact Telephone Number:</i>			
<i>Contract Amount:</i>			
<i>Change Orders/Addenda or Amendments to Contract</i>			
<i>Number</i>	<i>Total \$ Value per Change</i>	<i>Description of Change</i>	<i>Reason for Change</i>
<i>1</i>			
<i>2</i>			
<i>3</i>			
<i>4</i>			
<i>5</i>			
<i>6</i>			
<i>7</i>			
<i>8</i>			
<i>9</i>			
<i>10</i>			

**ATTACHMENT K
FEE SHEET**

**RFP#700-35-21
Multiple Insurance Lines**

PRICE IS TO BE LISTED PER THE FOLLOWING:

	Initial Term (12 months)	2 year option
Auto Physical Damage	\$	\$
Auto Liability	\$	\$
Boiler and Machinery	\$	\$
Directors and Officers	\$	\$
Employment Practices* (current deductible is \$0)	\$	\$
Fiduciary Liability	\$	\$
General Liability	\$	\$
Mold & Property	\$	\$
Employee Benefits Admin. Liability	\$	\$
Environmental Liability (Pollution)	\$	\$

Company Name (Printed): _____

Name (Printed): _____

Title: _____

Address: _____

Phone/Fax: _____

Email Address: _____

Signature: _____

ATTACHMENT L
HACP PROPERTY LISTING

Property Addr Line1	Size/ Acreage	City
1911 Webster Ave 15219	2,667 SQFT	Pittsburgh
0 WEBSTER AVENUE, 15219	97 SQFT	Pittsburgh
58 MONACA PLACE , 15219	960 SQFT	Pittsburgh
1815 Bedford Avenue , 15219	1,600 SQFT	Pittsburgh
Bedford Ave, 15219	671 SQFT	Pittsburgh
1844 Bedford Ave, 15219	1,512 SQFT	Pittsburgh
204 DEVILLIERS STREET, 15219	1,074 SQFT	Pittsburgh
DEVILLIERS STREET, 15219	8,000 SQFT	Pittsburgh
1815 ENOCH STREET, 15219	560 SQFT	Pittsburgh
1817 ENOCH STREET, 15219	542 SQFT	Pittsburgh
1819 ENOCH STREET, 15219	564 SQFT	Pittsburgh
BEDFORD AVENUE, 15219	6350 SQFT	Pittsburgh
7 Trent Street, 15219	1,213 SQFT	Pittsburgh
0 Cassatt Street, 15219	680 SQFT	Pittsburgh
0 Cassatt Street, 15219	2,910 SQFT	Pittsburgh
0 Sheffield Street, 15233	190 SQFT	Pittsburgh
124 Erin Street, 15219	986 SQFT	Pittsburgh
126 Erin Street, 15219	986 SQFT	Pittsburgh
128 Erin Street, 15219	986 SQFT	Pittsburgh
130 Erin Street, 15219	1,840 SQFT	Pittsburgh
132 Erin Street, 15219	1,257 SQFT	Pittsburgh
134 Erin Street, 15219	1,267 SQFT	Pittsburgh
136 Erin Street, 15219	1,320 SQFT	Pittsburgh
138 Erin Street, 15219	1,269 SQFT	Pittsburgh
140 Erin Street, 15219	1,267 SQFT	Pittsburgh
142 Erin Street, 15219	1,342 SQFT	Pittsburgh
142 Erin Street, 15219	1,346 SQFT	Pittsburgh
Steubenville Pike , 15205	2,500 SQFT	Pittsburgh
ALLEQUIPPA STREET , 15213	4,560 SQFT	Pittsburgh
123 Trent, 15219	1,455 SQFT	Pittsburgh
THORN ST, 15208	5,365 SQFT	Pittsburgh
N PACIFIC AVE, 15224	3,2218 acres	Pittsburgh
9 TRENT ST, 15219	1,213 SQFT	Pittsburgh
11 TRENT STREET, 15219	1,166 SQFT	Pittsburgh
700 Cresswell Street, 15210	107.1000 Acres	Pittsburgh
Schenley Ave, 15224	4.0338 Acres	Pittsburgh

Lot/Block ID	Property Addr Line1	Size/ Acreage	City	
9-M-131	1817 Cliff Street-15219	3,642 SQ. FT.	Pittsburgh	
9-M-137	1829 Cliff Street-15219	3,267 SQ. FT.	Pittsburgh	
9-M-143	1835 Cliff Street-15219	1,665 SQ. FT.	Pittsburgh	
9-M-146	Cliff Street-15219	1,638 SQ. FT.	Pittsburgh	
9-M-147	1839 Cliff Street-15219	1,665 SQ. FT.	Pittsburgh	
9-M-186	1850 Cliff Street-15219	1,342 SQ. FT.	Pittsburgh	
9-M-186A	Monaca Place-15219	1,342 SQ. FT.	Pittsburgh	
9-M-187	1848 Cliff Street-15219	2,030 SQ. FT.	Pittsburgh	
9-M-188	Monaca Place-15219	1,508 SQ. FT.	Pittsburgh	
9-M-194	33 Cliff Street-15219	2,757 SQ. FT.	Pittsburgh	
9-M-246	810 Cassatt Street-15219	2,910 SQ. FT.	Pittsburgh	
9-M-251	1815 Bedford Avenue-15219	1,600 SQ. FT.	Pittsburgh	
9-M-251A	802 Cassatt Street-15219	680 SQ. FT.	Pittsburgh	
10-N-73	130 Devilliers-15219	1,893 SQ. FT.	Pittsburgh	
516 Larimer Ave-15206	3,049	0.070	Pittsburgh	Larimer/East Liberty Phase 3 (Planned)
520 Larimer Ave-15206	3,535	0.081	Pittsburgh	Larimer/East Liberty Phase 3 (Planned)
522 Larimer Ave-15206	3,250	0.075	Pittsburgh	Larimer/East Liberty Phase 3 (Planned)
3451 McClure Ave. -1	2,298	0.053	Pittsburgh	scattered sites north
1451 Steubenville Pk	2,500	0.057	Pittsburgh	scattered sites south
1250 Dickson St. - 15	2,000	0.046	Pittsburgh	scattered sites north

Manchester	1104 W. North Ave	0022-R-00287-0000-00	Pittsburgh	PA	15233	Family	Frame	2	Single Family	1	1	4,215	1999
Manchester	1106 W. North Ave	0022-R-00286-0000-00	Pittsburgh	PA	15234	Family	Frame	2	Single Family	1	1	2,480	1999
Manchester	1108 W. North Ave	0022-R-00285-0000-00	Pittsburgh	PA	15235	Family	Frame	2	Single Family	1	1	2,325	1999
Manchester	1406 W. North Ave	0007-B-00344-0000-00	Pittsburgh	PA	15236	Family	Frame	2	Single Family	1	1	2,914	1998
Manchester	1412 W. North Ave	0007-B-00341-0000-00	Pittsburgh	PA	15237	Family	Frame	2	Single Family	1	1	2,483	1996
Manchester	1331 Adams St	0022-F-00134-0000-00	Pittsburgh	PA	15238	Family	Frame	3	Single Family	1	1	4,008	1998
Manchester	1337 Adams St	0022-F-00131-0000-00	Pittsburgh	PA	15239	Family	Frame	2	Single Family	1	1	3,267	1996
Manchester	1341 Adams St	0022-F-00129-0000-00	Pittsburgh	PA	15240	Family	Frame	2	Single Family	1	1	2,570	1996
Manchester	1402 Adams St	0022-F-00090-0000-00	Pittsburgh	PA	15241	Family	Frame	2	Single Family	1	1	2,744	1995
Manchester	1404 Adams St	0022-F-00092-0000-00	Pittsburgh	PA	15242	Family	Frame	2	Single Family	1	1	2,918	1995
Manchester	1406 Adams St	0022-F-00098-0000-00	Pittsburgh	PA	15243	Family	Frame	2	Single Family	1	1	4,181	1995
Manchester	1422 Nixon St	0022-E-00338-0000-00	Pittsburgh	PA	15244	Family	Frame	2	Single Family	1	1	1,400	1997
Manchester	1424 Nixon St	0022-E-00337-0000-00	Pittsburgh	PA	15245	Family	Frame	2.5	Single Family	1	1	5,160	1997
Manchester	1429 Nixon St	0022-E-00305-0000-00	Pittsburgh	PA	15246	Family	Frame	2	Single Family	1	1	2,838	1997
Manchester	1431 Nixon St	0022-E-00307-0000-00	Pittsburgh	PA	15247	Family	Frame	2	Single Family	1	1	3,600	1997
Manchester	1439 Adams St	0022-E-00262-0000-00	Pittsburgh	PA	15248	Family	Frame	2	Single Family	1	1	2,400	1997
Manchester	1441 Adams St	0022-E-00263-0000-00	Pittsburgh	PA	15249	Family	Frame	2.5	Single Family	1	1	3,006	1997
Manchester	1443 Adams St	0022-E-00264-0000-00	Pittsburgh	PA	15250	Family	Frame	2	Single Family	1	1	6,300	1997
Manchester	1205 Juniata St	0022-L-00018-0000-00	Pittsburgh	PA	15251	Family	Frame	2	Single Family	1	1	2,385	1996
Manchester	1207 Juniata St	0022-L-00015-0000-00	Pittsburgh	PA	15252	Family	Frame	2	Single Family	1	1	2,437	1996
Manchester	1017 Pennsylvania Ave	0022-R-00067-0000-00	Pittsburgh	PA	15253	Family	Frame	2	Single Family	1	1	2,760	1995
Manchester	1019 Pennsylvania Ave	0022-R-00068-0000-00	Pittsburgh	PA	15254	Family	Frame	2	Single Family	1	1	3,174	1995
Manchester	1101 Pennsylvania Ave	0022-R-00074-0000-00	Pittsburgh	PA	15255	Family	Frame	2	Single Family	1	1	3,228	1995
Manchester	1103 Pennsylvania Ave	0022-R-00075-0000-00	Pittsburgh	PA	15256	Family	Frame	2	Single Family	1	1	2,760	1995
Manchester	1105 Pennsylvania Ave	0022-R-00076-0000-00	Pittsburgh	PA	15257	Family	Frame	2	Single Family	1	1	3,441	1995
Manchester	1107 Sheffield St	0022-R-00198-0000-00	Pittsburgh	PA	15258	Family	Frame	2	Single Family	1	1	2,852	1998
Manchester	1109 Sheffield St	0022-R-00199-0000-00	Pittsburgh	PA	15259	Family	Frame	3	Single Family	1	1	3,267	1998
Manchester	1131 Sheffield St	0022-R-00214-0000-00	Pittsburgh	PA	15260	Family	Frame	2.5	Single Family	1	1	2,480	1997
Manchester	1133 Sheffield St	0022-R-00215-0000-00	Pittsburgh	PA	15261	Family	Frame	2	Single Family	1	1	2,713	1997
Manchester	1223 Sheffield St	0022-R-00319-0000-00	Pittsburgh	PA	15262	Family	Frame	2	Single Family	1	1	3,100	2000
Manchester	1225 Sheffield St	0022-R-00317-0000-00	Pittsburgh	PA	15263	Family	Frame	2	Single Family	1	1	2,852	2000
Manchester	1227 Sheffield St	0022-R-00315-0000-00	Pittsburgh	PA	15264	Family	Frame	2	Single Family	1	1	2,852	2000
Manchester	1229 Sheffield St	0022-R-00313-0000-00	Pittsburgh	PA	15265	Family	Frame	2	Single Family	1	1	2,480	2000
Manchester	1241 Sheffield St	0022-R-00305-0000-00	Pittsburgh	PA	15266	Family	Frame	2	Single Family	1	1	2,976	2000
Manchester	1242 W. North Ave	0022-R-00251-0000-00	Pittsburgh	PA	15267	Family	Frame	2	Single Family	1	1	4,168	1995
Manchester	1303 Fulton St	0022-P-00152-0000-00	Pittsburgh	PA	15268	Family	Frame	2.5	Single Family	1	1	1,263	1998
Manchester	1305 Fulton St	0022-P-00153-0000-00	Pittsburgh	PA	15269	Family	Frame	2.5	Single Family	1	1	784	1998
Manchester	1307 Fulton St	0022-P-00154-0000-00	Pittsburgh	PA	15270	Family	Frame	2	Single Family	1	1	915	1998
Manchester	1315 Pennsylvania Ave	0022-P-00161-0000-00	Pittsburgh	PA	15271	Family	Frame	2	Single Family	1	1	3,378	2008
Manchester	1329 N. Franklin St	0022-K-00327-0000-00	Pittsburgh	PA	15272	Family	Frame	2	Single Family	1	1	3,093	1996
Manchester	1331 N. Franklin St	0022-K-00326-0000-00	Pittsburgh	PA	15273	Family	Frame	2	Single Family	1	1	2,614	1996
Manchester	1333 N. Franklin St	0022-K-00325-0000-00	Pittsburgh	PA	15274	Family	Frame	2	Single Family	1	1	2,614	1996
Manchester	1335 N. Franklin St	0022-K-00324-0000-00	Pittsburgh	PA	15275	Family	Frame	2	Single Family	1	1	2,614	1996
Manchester	1403 Page St	0007-B-00157-0000-00	Pittsburgh	PA	15276	Family	Frame	2	Single Family	1	1	4,530	1995
Manchester	1405 Page St	0007-B-00158-0000-00	Pittsburgh	PA	15277	Family	Frame	2	Single Family	1	1	8,880	1995
Manchester	1323 Columbus Ave	0022-K-00031-0000-00	Pittsburgh	PA	15278	Family	Frame	3	Single Family	1	1	1,248	1900
Manchester	1325 Columbus Ave	0022-K-00030-0000-00	Pittsburgh	PA	15279	Family	Frame	3	Single Family	1	1	1,233	1900
Manchester	1327 Columbus St	0022-K-00029-0000-00	Pittsburgh	PA	15280	Family	Frame	3	Single Family	1	1	2,616	1900
Manchester	1100 Sheffield St	0022-R-00167-0000-00	Pittsburgh	PA	15281	Family	Frame	4	Multifamily	1	15	8,280	1872
Manchester	1111 Sheffield St	0022-R-00200-0000-00	Pittsburgh	PA	15282	Family	Frame	3	Multifamily	1	3	3,348	1900
Manchester	1130 Sheffield St	0022-R-00150-0000-00	Pittsburgh	PA	15283	Family	Frame	3	Multifamily	1	3	2,760	1965
Manchester	1132 Sheffield St	0022-R-00149-0000-00	Pittsburgh	PA	15284	Family	Frame	3	Multifamily	1	3	2,760	1965
Manchester	1134 Sheffield St	0022-R-00148-0000-00	Pittsburgh	PA	15285	Family	Frame	3	Multifamily	1	2	2,760	1965
Manchester	1315 Liverpool St	0022-P-00052-0000-00	Pittsburgh	PA	15286	Family	Frame	3	Multifamily	1	8	8,700	1900
Manchester	1529 Sedgwick	0022-L-00141-0000-00	Pittsburgh	PA	15287	Family	Frame	2	Multifamily	1	2	1,392	1874
Manchester	1208 Liverpool St	0022-L-00242-0000-00	Pittsburgh	PA	15288	Family	Frame	3	Multifamily	1	2	1560	1915

Building ID	Unit ID	Primary Street	Bedrooms	Current Status
22002	22010001	1603 Ballinger St #1	3	Occupied
22003	22010002	1611 Ballinger St #2	3	Occupied
22004	22010061	952 Bayridge Ave #61	4	Occupied
22010	22010067	1541 Chelton Ave #67	3	Occupied
22011	22010041	212 Clover St	3	Occupied
22011	22010042	214 Clover St	3	Occupied
22012	22010043	216 Clover St	3	Occupied
22012	22010044	218 Clover St	3	Maint Hold A
22013	22010073	1245 Crane Ave	3	Occupied
22014	22010076	2113 Eccles St	3	Occupied
22014	22010077	2115 Eccles St	3	Occupied
22015	22010078	2119 Eccles St	3	Occupied
22015	22010079	2121 Eccles St	3	Occupied
22016	22010080	2125 Eccles St	3	Occupied
22016	22010081	2127 Eccles St	3	Occupied
22017	22010082	2133 Eccles St	3	Occupied
22017	22010083	2135 Eccles St	3	Occupied
22016	22010062	1602 Fiat St	3	Occupied
22025	22010069	1415 Kenburma Ave	3	Occupied
22027	22010064	1309 MethySt	3	Occupied
22028	22010028	712 Montooth St	2	Occupied
22028	22010029	714 Montooth St	2	Occupied
22028	22010030	716 Montooth St	3	Occupied
22028	22010031	718 Montooth St	4	Occupied
22028	22010032	720 Montooth St	2	Occupied
22028	22010033	722 Montooth St	2	Occupied
22029	22010034	724 Montooth St	2	Occupied
22029	22010035	726 Montooth St	3	Occupied
22029	22010036	728 Montooth St	4	Occupied
22029	22010037	730 Montooth St	2	Occupied
22030	22010027	2534 Neeld Ave	3	Occupied
22037	22010045	213 Rothman St	3	Occupied
22037	22010016	215 Rothman St	3	Occupied
22038	22010047	217 Rothman St	3	Occupied
22038	22010048	219 Rothman St	3	Occupied
22043	22010040	142 Sebring St	3	Occupied
22044	22010004	219 Sebring St #4	3	Occupied
22045	22010072	948 Shadycrest Rd	4	Occupied
22049	22010068	221 Wayside St	3	Occupied
22050	22010058	2337 Wolford St	3	Occupied
22051	22010063	2069 Woodward Ave	3	Occupied
22053	22530083	1380 Harlow St	3	Occupied
22054	22540084	1240 Straka St	2	Occupied
22055	22550085	3836 Haven Street	3	Occupied
22056	22560086	1612 Cumberland Street	2	Occupied
22057	22570087	2838 Middletown Road	2	Occupied
22058	22580088	1309 Dickens Street	2	Occupied
22059	22590089	1311 Justine Street	2	Occupied
22060	22600090	3844 Windgap Avenue	2	Occupied
22061	22610091	138 Bodkin Street	3 Maint. Hold E	Maint Hold E
22062	22620092	655 Dunster St	2 Occupied	Occupied
22063	22630093	2360 Whited St	3 Occupied	Occupied
22064	22640094	2133 Holcolm Ave	2 Occupied	Occupied
22065	22650095	118 Cape May-Ave	2 Occupied	Occupied
22069	22690102	3559 Centralia St	4 Occupied	Occupied
22070	22700103	3937 Merle St	2 Occupied	Occupied
22071	22710104	1312 Straka St	2	Occupied
22072	22720105	1528 Steuben St	2	Occupied
22073	22730106	3331 Middletown Rd	2	Occupied
22074	22740107	1412 Oakglen St	2	Occupied
22075	22750108	1451 Steuben St	3	Occupied
22076	22760109	3801 Haven St	3	Occupied
22078	22780111	119 Balver Ave	3	Occupied
22079	22790112	1210 Earham St	3	Occupied
22081	22810114	211 Hornaday Dr	3	Occupied
22083	22830116	1514 Creedmore Ave	3	Occupied
22084	22840117	108 Walter Street	4	Occupied
22085	22850118	817 Sherwood Ave	4	Occupied
22086	22860119	1314 Westfield St	4	Occupied
39002	3901.0053	253.Berry St #53	2	Occupied
39004	39010005	1405 Brookline Blvd #5	3	To Mod
39010	39010033	1630 Dagmar Ave #33	3	Occupied
39011	39010039	707 Dunster St #39	3	Occupied
39015	39010048	3176 Ladoga St	3	Occupied
39016	39010004	700 Lillian St	3	To Demolish
39020	39010026	3740 Merle St	2	Occupied
39021	39010015	3828 Merle St	2	Occupied

39022	39010040	2136 Merwyn Ave	S	Occupied
39023	39010041	2738 Merwyn Ave	3	Occupied
39027	39010021	958 Norwich St	3	Occupied
39029	39010018	1318 Orangewood Ave	3	Occupied
39030	39010023	2344 Palm Beach Ave	3	Occupied
39032	39010024	1676 Pioneer Ave	3	Occupied
39033	39010042	315 Rochelle St	3	Occupied
39035	39010016	2010 Pioneer Ave	3	Occupied
39036	39010006	1512 Rockland Ave	4	Occupied
39037	39010028	517 Rossmore Ave	3	Occupied
39038	39010022	2367 Saranac Ave	3	Occupied
39039	39010025	2393 Saranac Ave	3	Occupied
39041	39010036	2728 Stafford St	3	Occupied
39041	39010037	2730 Stafford St	3	Occupied
39042	39010031	802 Stanhope St	3	To Demolish
39043	39010008	2724 Strachan St	3	Occupied
39047	39010029	2073 Walton Ave	3	Occupied
39048	39010019	2159 Whited St.	3	Occupied
39048	39010020	2161 Whited St.	3	Occupied
39051	39010003	738 Woodbourne Ave	3	Occupied
39053	39010035	2216 Woodward St	2	Occupied
50004	50010001	1605 Canton Ave #1	3	Occupied
50004	50010002	1607 Canton Ave #2	3	Occupied
50005	50010003	1609 Canton Ave #3	3	Maint Hold C
50005	50010004	1611 Canton Ave #4	3	Occupied
50006	50010005	1613 Canton Ave #5	3	Occupied
50006	50010006	1615 Canton Ave #6	3	Occupied
51001	51010005	1111 Faulkner St #5	3	Occupied
51001	51010006	1113 Faulkner St #6	3	Occupied
51002	51010007	1115 Faulkner Street #7	3	Occupied
51002	51010008	1117 Faulkner St #8	3	Occupied
51003	51010022	1208 Faulkner St #22	3	Occupied
51003	51010023	1210 Faulkner St #23	3	Occupied
51004	51010024	1212 Faulkner St #24	3	Occupied
51004	51010025	1214 Faulkner St #25	3	Occupied
51005	51010014	2649 Glasgow St #14	3	Available
51005	51010015	2651 Glasgow St #15	3	Occupied
51006	51010009	2703 Sacramento Ave #9	3	Available
51007	51010016	2700 Sacramento Ave #11	3	Occupied
51007	51010017	2702 Sacramento Ave #1	3	Occupied
51008	51010018	2704 Sacramento Ave #11	3	Occupied
51008	51010019	2706 Sacramento Ave #1	3	Occupied
51009	51010020	2708 Sacramento Ave #21	3	Occupied
51009	51010021	2710 Sacramento Ave #2	3	Occupied
51010	51010001	1212 Stanhope St #1	3	Occupied
51010	51010002	1212 1/2 Stanhope St #2	3	Occupied
51011	51010003	1214 Stanhope St	3	Occupied
51011	51010004	1214 1/2 Stanhope St	3	Occupied
51012	51010010	324 Wyckoff Ave #10	3	Occupied
51012	51010011	326 Wyckoff Ave #11	3	Occupied
52001	52010005	66 Bond St #5	3	Occupied

52001	52010006	68 Bond St #6	3	Occupied
52002	52010001	208 Fairview St #1	3	Occupied
52002	52010002	210 Fairview St #2	3	Occupied
52003	52010003	212 Fairview St #3	3	Occupied
52003	52010004	214 Fairview St #4	3	Occupied
52004	52010007	301 Glasgow St #7	3	Maint. Hold 0
52004	52010008	303 Glasgow St #8	3	Occupied
52005	52010019	1234 Lakewood St #19	2	Occupied
52005	52010020	1236 Lakewood St #20	2	Occupied
52006	52010021	1238 Lakewood St #21	2	Occupied
52006	52010022	1240 Lakewood St #22	2	Occupied
52007	52010011	744 Litchfield St #11	3	Occupied
52007	52010012	746 Litchfield St #12	3	Occupied
52008	52010013	750 Litchfield St #13	3	Occupied
52008	52010014	752 Litchfield St #14	3	Occupied
52009	52010009	2746 Sacramento Ave #9	3	Occupied
52009	52010010	2748 Sacramento Ave #1	3	Occupied
52011	52010027	821 Sherwood Ave #27	2	Occupied
52011	52010028	823 Sherwood Ave #28	2	Occupied
52012	52010029	825 Sherwood Ave #29	2	Occupied
52012	52010030	827 Sherwood Ave #30	2	Occupied
52013	52010023	714 Valonia St #23	2	Occupied
52013	52010024	716 Valonia St #24	2	Occupied
52014	52010015	805 Wymore St #15	2	Occupied
52014	52010016	807 Wymore St #16	2	Occupied
52015	52010017	811 Wymore St #17	2	Occupied
52015	52010018	813 Wymore St #18	2	Occupied
11002	11020295	6256 Auburn St #295	5	Admin. Hold
11002	11020296	6254 Auburn St #296	3	Admin. Hold
11002	11020297	6252 Auburn St #297	3	Occupied
11002	11020298	6250 Auburn St #298	4	Admin. Hold
11003	11030300	6246 Auburn St #300	5	Occupied
11003	11030301	6244 Auburn St #301	3	Maint. Hold E
11003	11030302	6242 Auburn St #302	3	Occupied
1-1030303 - 6240 Auburn St #303	3 Admin. Hold			
11004	11040305	6234 Auburn St #305	5	Non-Resident(UnaJ
11004	11040306	6232 Auburn St #306	3	Admin. Hold
11004	11040307	6230 Auburn St #307	3	Occupied
11004	11040308	6228 Auburn St #308	4	Occupied
11004	11040309	6226 Auburn St #309	4	Occupied
11005	11050310	6222 Auburn St #310	5	Occupied
11005	11050311	6220 Auburn St #311	3	Occupied
11005	11050312	6218 Auburn St #312	3	Occupied
11005	11050313	6216 Auburn St #313	4	Admin. Hold
11005	11050314	6214 Auburn St #314	4	Admin. Hold
11006	11060315	6208 Auburn St #315	5	Admin. Hold
11006	11060316	6206 Auburn St #316	3	Occupied
11006	11060317	6204 Auburn St #317	3	Occupied
11006	11060318	6202 Auburn St #318	4	Admin. Hold
11006	11060319	6200 Auburn St #319	4	Occupied
11007	11070320	6201 Carver St #320	5	Admin. Hold
11007	11070321	6203 Carver St #321	3	Occupied
11007	11070322	6205 Carver St #322	3	Occupied
11007	11070323	6207 Carver St #323	4	Admin. Hold
11007	11070324	6209 Carver St #324	4	Occupied
22001	22010005	252 Amber St #5	2	Occupied
22001	22010006	250 Amber St #6	3	Occupied
22001	22010007	248 Amber St #7	3	Occupied
22001	22010010	246 Amber St #10	3	Occupied
22005	22010074	3773 Beechwood Blvd #7	3	Occupied
22006	22010060	3564 Brighton Rd #60	4	Occupied
22008	22010084	223 Carrington St #84	3	Occupied
22008	22010085	225 Carrington St #85	4	Occupied
22008	22010086	227 Carrington St #86	3	Occupied
22008	22010087	229 Carrington St #87	3	Occupied
22009	22010019	411Chautauqua St #19	3	Occupied
22019	22010049	515 Frayne St.	3	Occupied
22019	22010050	517 Frayne St	3	Occupied
22020	22010051	521 Frayne St	3	Occupied
22020	22010052	523 Frayne St	3	Occupied
22021	22010053	527 Frayne St	3	Occupied
22021	22010054	529 Frayne St	3	Occupied
22022	22010055	533 Frayne St	3	Occupied
22022	22010056	535 Frayne St	3	Occupied
22024	22010022	1216 Hamlin St	3	Occupied
22024	22010023	1218 Hamlin St #23	3	Occupied
22031	0.22010066	1323 Oakhill St.	4	Occupied
22032	22010012	246 S. Euclid Ave	3	Occupied
22033	22010018	244 S. Euclid Ave	3	Occupied
22034	22010016	234 S. Euclid Ave	3	Occupied

22035	22010017	226 S. Euclid Ave	3	Occupied
22036	22010008	222 S. Euclid Ave	3	Occupied
22039	22010024	6535 Rowan St.	3	Occupied
22040	22010038	1429 Sandusky St	4	Occupied
22040	22010039	1431 Sandusky St	4	Occupied
22041	22010070	111 Schenley Manor Or	3	Occupied
22042	22010065	112 Schenley Manor Or	3	Occupied
22046	22010071	7314 Somerset St	3	Occupied
22052	22010020	1217 Sheffield St	3	Occupied
22052	22010021	1219 Sheffield St	3	Occupied
22066	22660096	1325 North Franklin St	2	Occupied
22066	22660097	1327 North Franklin St	2	Occupied
22067	22670098	1317 Pennsylvania Ave	3	Occupied
22067	22670099	1319 Pennsylvania Ave	3	Occupied
22068	226801	1099 Sheffield St	3	Occupied
22068	22680101	1101 Sheffield St	3	Occupied
22077	22770110	4554 Mapledale Dr	3	Occupied
22080	22800113	4518 Mapledale Or	2	Occupied
22082	22820115	568 Gates Dr	3	Occupied
38002	38020259	926 Johnston Ave #259	3	Occupied
38003	38030260	930 Johnston Ave #260	3	Occupied
39006	39010057	5461 Clarendon Pl#57	3	Occupied
39007	39010055	3527 Colby St #55	3	Occupied
39008	39010007	4290 Coleridge St #7	3	Occupied
39009	39010060	4307 Coleridge St #60	2	Occupied
39012	39010045	3851 Hiawatha St #45	4	Maint. Hold A
39014	39010043	1233 Hodgkiss St	3	Maint. Hold F
39017	39010044	12J9 Marshall Ave	2	Occupied
39018	39010051	7152 McPherson Blvd	2	Occupied
39024	39010059	7216 Mingo St	3	Occupied
39025	39010052	512 Morgan St	3	Occupied
39026	39010034	114 N. Dallas Ave	3	Occupied
39026	39010050	112 N. Dallas Ave	3	Occupied
39028	39010014	1470 Oberlin St	3	Occupied
39031	39010009	258 S. Euclid Ave	3	Occupied
39034	39010038	1969 Robinson Blvd	2	Occupied
39040	39010049	118 Schenley Manor Dr	3	Occupied
39044	39010010	447 Sweetbriar St	3	Maint. Hold D
39044	39010011	449 Sweetbriar St	3	Occupied
39045	39010012	453 Sweetbriar St	3	Occupied
39045	39010013	455 Sweetbriar St	3	Occupied
39046	39010032	8331 Vidette St	3	Occupied
39049	39010017	116 Wilbert St	3	Occupied
39050	39010030	1159 Woodbine St	3	Occupied
39055	39550061	3929 Winshire St	3	Occupied
39056	39560062	3406 Massachusetts Ave	3	Occupied
39057	39570063	3715 Baytree St	3	Occupied
39059	39590065	3308 Harbison St	3	Occupied
39060	39600066	512 Norton St	2	Occupied

39061	39610067	514 Norton	2	Maint. Hold C
39062	39620068	3701 California Ave	3	Occupied
39063	39630069	1250 Dickson St	3	Occupied
39064	39640070	756 Beechland	3	Occupied
39066	39660072	2102 Webster Ave	3	Occupied
39068	39680074	3962 Oakdale St	2	Occupied
39069	39690075	4738 Sylvan Ave	4	Occupied
39070	39700076	114 Erin St	3	Occupied
39071	39710077	118 Erin St	3	Occupied
39072	39720078	1523 Brighton Pl	5	Occupied
43001	43010002	3757 Beechwood Blvd #2	3	Occupied
43002	4301000	581, east Slak St #1	2	Occupied
43003	43010003	6510 Rosemoor Street #3	3	Occupied
43004	43010004	5527 Wilkins Avenue #4	3	Occupied
50001	50010019	147 Alluvian St #19	3	Occupied
050001	500 0020	149 Alluvian St #20	3	Occupied
50002	50010021	151 Alluvian St#21	3	Occupied
50002	50010022	153 Alluvian St #22	3	Occupied
50003	50010023	155 Alluvian St #23	3	Occupied
50003	50010024	157 Alluvian St #24	3	Occupied
50007	50010025	315 Flowers Ave #25	3	Occupied
50008	50010015	4618 Monongahela St #H	3	Occupied
50008	50010016	4616 Monongahela St #1E	3	Occupied
50009	50010013	4622 Monongahela St #1	3	Occupied
50009	50010014	4620 Monongahela St #1I	3	Occupied
50010	50010011	4626 Monongahela St.#11	3	Occupied
50010	50010012	4624 Monongahela St #1	3	Maint. Hold C
50011	50010009	4630 Monongahela St #9	3	Occupied
50011	50010010	4628 Monongahela St #1	3	Occupied
50012	50010007	4634 Monongahela St #7	3	Occupied
50012	50010008	4632 Monongahela St #8	3	Occupied
50013	50010017	4732 Sylvan Ave #17	3	Occupied
50013	50010018	4730 Sylvan Ave #18	3	Occupied

Property Name	Property Address	City	State	Zip Code	Occupancy Family/ Elderly	Building Type Frame/JM	Number_of_Stories	Building_Type	Number_of_Buildings	Number_of_Units	Total_Square_Feet	Building_Value	Contents_Value	Business_Income	Year Built
Phase III (ELDI Scattered Sites) Detached -up and down unit - <u>Ground floor unit</u>	6499 Centre Avenue	Pittsburgh	PA	15206	Family	Wood Frame	1	Detached (up and down unit) - <u>Ground floor unit</u>	1	1	1,195	\$ 367,617.47			2019
Phase III (ELDI Scattered Sites) Detached-up and down unit - <u>Upper floor unit</u>	6497 Centre Avenue	Pittsburgh	PA	15206	Family	Wood Frame	1	Detached (up and down unit) - <u>Upper floor unit</u>	1	1	1,187	\$ 367,617.47			2019
Total purchase cost:												\$	735,234.94		

Property Addr Line1	Size/ Acreage	City
117 Meadow St.	3,014.0	Pittsburgh
0 Meadow St.	5,673.0	Pittsburgh
508 Larimer Ave.	2,332.0	Pittsburgh
512 Larimer Ave.	4,196.0	Pittsburgh
105 Stoebner Way	1,232.0	Pittsburgh
107 Stoebner Way	1,064.0	Pittsburgh
109 Stoebner Way	756.0	Pittsburgh
111 Stoebner Way	767.0	Pittsburgh
<i>119 Stoebner Way</i>	<i>420.0</i>	Pittsburgh
<i>121 Stoebner Way</i>	<i>399.5</i>	Pittsburgh
<i>123 Stoebner Way</i>	<i>392.0</i>	Pittsburgh
518 Larimer Ave.	3,536.0	Pittsburgh
0 Larimer Ave.	3,273.0	Pittsburgh
526 Larimer Ave.	2,899.0	Pittsburgh
110 Winslow St.	5,587.0	Pittsburgh
114 Winslow St.	<i>7,469.0</i>	Pittsburgh
<i>119 Stoebner Way</i>	<i>420.0</i>	Pittsburgh
<i>121 Stoebner Way</i>	<i>399.5</i>	Pittsburgh
<i>123 Stoebner Way</i>	<i>392.0</i>	Pittsburgh
114 Winslow St.	<i>1,875.0</i>	Pittsburgh
120 Winslow St.	1,935.0	Pittsburgh
122 Winslow St.	1,965.0	Pittsburgh
124 Winslow St.	3,162.0	Pittsburgh
126 Winslow St.	1,578.0	Pittsburgh
128 Winslow St.	1,882.0	Pittsburgh
143 Winslow Street	3,703.0	Pittsburgh
141 Winslow Street	1,354.0	Pittsburgh
141 Maxwell Way	1,436.0	Pittsburgh
Maxwell Way	1,380.0	Pittsburgh
147 Maxwell Way	1,452.0	Pittsburgh
130 Winslow Street	2,745.0	Pittsburgh
145 Winslow Street	1,883.0	Pittsburgh
149 Winslow Street	3,378.0	Pittsburgh
6353 Winslow Street	1,616.0	Pittsburgh
153 Maxwell Way	1,606.0	Pittsburgh
151 Maxwell Way	1,615.0	Pittsburgh

Property Name	Property Address	City	State	Zip Code	Occupancy Family/ Elderly	Building Type Frame/JM	Number_of_Stories	Building_Type	Number_of_Buildings	Number_of_Units	Total_Square_Feet (Land)	Total_Square_Feet (Bldg)	Building_Value	Contents_Value	Business_Income	Year Built
Larimer Phase 4	540 Larimer Avenue	Pittsburgh	Pennsylvania	15206	Vacant	Stone foundation & masonry exterior walls		Former school 3 building	3, connected	N/A	44,962.0	59,605.0	\$ 489,740.48	N/A	N/A	Construct ed in phases - 1896, 1906, 1932
Larimer Phase 4	147 Winslow Street	Pittsburgh	Pennsylvania	15206	Vacant	Frame w/aluminum siding	2.5	2-unit walk up apartment building w/full unfinished bsmt	1	2	1,788.0	1,539.0	\$ 114,978.50	N/A	N/A	1920

*Building Value
is the acquisition
cost.

ATTACHMENT M
HACP VEHICLE LISTING

License Plate Number	Year	Make	Model	Vin #	Garaged	Fenced Area	Parking Lot	Off Street	Take Home Vehicle
MG2623L	2019	Ford	F350 dump truck	1FDRF3H66KEF24576	No	Yes	Yes	Yes	No
MG3896H	2015	Ford	T-250 Cargo Van	1FTNR1CM3FKA59539	No	No	Yes	Yes	No
MG7088K	2011	Ford	F-450 Dump	1FDUF4HY1BEB59340	No	No	Yes	Yes	No
MG6223H	2015	Ford	T-250 Cargo Van	1FTNR1CM7FKA59544	No	No	No	No	Yes
LBE7123	2019	Ford	Explorer XLT	1FM5K8D86KGA85754	Yes	No	No	Yes	Yes
MG4886G	2013	Ford	F-350 Pick Up	1FT7X3B68DEB30324	No	No	Yes	Yes	No
MG4888G	2013	Ford	F-350 Pick Up	1FT7X3B68DEB30327	No	No	Yes	Yes	No
MG5019K	2017	Ford	F-250 Pick Up	1FT7X2B63HEE34189	No	No	No	Yes	Yes
MG5368G	2013	Chevy	Cargo Van	1GZGTCG3D1173153	No	No	Yes	Yes	No
MG3842H	2015	Chevy	Equinox	2GNFLEEK3F6249604	Yes	No	Yes	Yes	Yes
MG7069L	2020	Ford	Escape	1FMCU9G6XLU83302	Yes	No	Yes	Yes	Yes
LMW3907	2020	Ford	Escape Hybrid	1FMCU9BZ8LUC47437	No	No	Yes	Yes	No
MG5020K	2017	Ford	F-250 Pick Up	1FT7X2B61HEE34191	No	No	No	Yes	Yes
MG4885G	2013	Ford	F-350 Pick Up	1FT7X3B66DEB30323	No	Yes	Yes	Yes	No
MG3153M	2020	Ford	Cargo Van	1FTYE2Y82LKB64577	No	No	Yes	Yes	No
MG5371G	2013	Chevy	Cargo Van	IGCZGTCG8D1172516	No	Yes	Yes	Yes	No
MG3895H	2015	Ford	T-250 Cargo Van	1FTNR1CM1FKA59538	No	Yes	Yes	Yes	No
MG0172M	2020	Ford	Ranger	1FTER1FH3LLA52255	No	No	Yes	Yes	No
MG6225H	2015	Ford	T-250 Cargo Van	1FTNR1CM2FKA59547	No	No	Yes	Yes	No
MG3899H	2015	Ford	T-250 Cargo Van	1FTNR1CM5FKA59543	No	No	No	Yes	No
65085-MG	2008	Ford	Ranger	IFTYR15E38PA64491	No	No	Yes	Yes	No
MG0959F	2010	Top Brand	Trailer	5HLUT1620AF106014	No	Yes	Yes	Yes	No
MG4749M	2020	Bri-Mar	18' HD Trailer	58CB1EE20LC004156	No	Yes	Yes	Yes	No
MG3909K	2017	Ford	Transit Connect	NM0LS7E74H1333231	No	No	No	Yes	Yes
MG5346G	2013	Chevrolet	Cutaway Van	1GB6G6CG5D1173311	No	No	Yes	Yes	No

MG2110B	2004	Ford	Bucket Truck	1FDAF57P74EC56997	No	No	Yes	Yes	No
MG3907K	2017	Ford	Transit Connect	NMOLS7E79H1336089	No	No	Yes	Yes	No
MG3904K	2018	Ford	Escape	1FMCU9GD8JUB07107	Yes	No	Yes	Yes	No
HPJ4246	2013	Ford	Explorer	1FM5K8D81DGC87078	No	No	No	Yes	Yes
HPT1315	2011	Ford	Escape	1FMCU9C73BKB36124	No	No	Yes	Yes	No
MG9366J	2017	Ford	F350 dump truck	1FDRF3H65HEC16128	No	No	Yes	Yes	No
MG3898H	2015	Ford	T-250 Cargo Van	1FTNR1CM1FKA59541	No	No	Yes	Yes	No
MG4887G	2013	Ford	F-350 Pick Up	1FT7X3B6XDEB30325	Yes	Yes	Yes	Yes	No
MG5291J	2017	Ford	F250 Supercab (*HOPPER)	1FTBF2B68HEC16178	No	Yes	Yes	Yes	No
MG2753L	2019	Ford	Cargo Van	1FTYE1YM1KKB43063	No	No	No	No	Yes
MG3894H	2015	Ford	T-250 Cargo Van	1FTNR1CM8FKA59536	No	No	No	Yes	No
MG5018K	2017	Ford	F-250 Pick Up	1FT7X2B63HEE34192	No	Yes	Yes	Yes	No
LMW3906	2020	Ford	Escape Hybrid	1FMCU9BZ2LUC47563	No	No	Yes	Yes	No
MG6210H	2015	Chevy	Silverado	1GCNKPEH7FZ234647	No	No	No	Yes	Yes
MG4889G	2013	Ford	F-350 Pick Up	1FT7X3B65DEB30328	No	No	Yes	Yes	No
MG6227H	2015	Ford	T-250 Cargo Van	1FTNR1CM9FKA59545	No	No	No	Yes	Yes
MG3906K	2017	Ford	Transit Connect	NMOLS7E76H1318097	No	No	No	Yes	Yes
MG3127M	2020	Ford	F-350 Truck	1FDRF3H68LED39821	No	Yes	Yes	Yes	No
MG5347G	2013	Ford	F-350 Pick Up	1FT7X3B61DEB30326	No	No	Yes	Yes	No
MG9109G	2008	Top Brand	Trailer	5HLUT16288F082474	Yes	No	No	Yes	No
MG7696H	2014	Case	Backhoe Model 580	JJGN58SNCEC706614					No
MG3122M	2020	Ford	F-550 Dump	1FDUF5HN8LDA05971	No	Yes	Yes	Yes	No
MG2752L	2019	Ford	Escape	1FMCU9GD4KUA14750	No	No	No	No	Yes
MG2903K	2018	Ford	F150 Pick up	1FTMF1EB9JKC04401	No	No	Yes	Yes	No
MG3905K	2017	Ford	Transit Connect	NMOLS7E77H1336091	No	No	No	No	Yes

MG0156M	2020	Ford	T-250 Cargo Van	1FTBR2Y88LKA01152	No	No	No	Yes	Yes
MG2904K	2018	Ford	F150 Pick up	1FTMF1EB0JKC04402	No	No	No	Yes	Yes
MG0173M	2020	Ford	Ranger	1FTER1FH5LLA52256	No	Yes	Yes	Yes	No
JTH6508	2015	Chevy	Equinox	2GNFLEEK9F6248781	No	No	Yes	Yes	Yes
MG4202F	2011	Ford	F-350 Pick Up	1FT7W3B60BEB43536	No	Yes	Yes	Yes	No
MG6537F	2011	Chevy	Cargo Van	IGCZGTCG4B1117994	No	Yes	Yes	Yes	No
MG4292F	2011	Ford	Escape	1FMCU9C71BKB36123	Yes	No	Yes	Yes	No
MG5366G	2013	Chevy	Cargo Van	IGCZGTCG5D1174305	No	No	No	No	Yes
MG0170M	2020	Ford	Ranger	1FTER1FHXLLA52253	No	Yes	Yes	Yes	No
MG2716M	2020	Chrysler	Voyager Mini Van	2C4RC1AG3LR121891	Yes	No	Yes	Yes	No
MG4291F	2011	Ford	Escape	1FMCU9C7XBKB36122	Yes	No	Yes	Yes	No
YZP8705	2011		Cargo Van	1GCZGTCG5B1117616	No	No	Yes	Yes	No
MG4884G	2013	Ford	F-350 Pick Up	1FT7X3B64DEB30322	No	No	No	No	Yes
MG4473J	2017	Ford	F-250 Pick Up	1FTBF2B69HEC25634	No	No	No	Yes	Yes
MG5292J	2017	Ford	F250 Supercab	1FT7X2B62HEC16180	No	No	No	Yes	Yes
KNK1090	2017	Ford	Escape	1FMCU9GD4HUE76105	Yes	No	Yes	Yes	Yes
MG4204F	2011	Ford	F-350 Pick Up	1FTBF3B61BEB43524	No	No	No	Yes	No
MG9856J	2017	Ford	Escape	1FMCU9GD2HUE76104	No	No	Yes	Yes	Yes
YYY0689	2011	Ford	F-350 Pick Up	1FTBF3B63BEB43525	No	No	Yes	Yes	No
MG0944K	2011	Ford	F-450 Dump	1FDUF4HY3BEB59341	No	No	Yes	Yes	No
MG3844H	2015	Chevy	Equinox	2GNFLEEK4F6248784	Yes	No	Yes	Yes	No
MG3843H	2015	Chevy	Equinox	2GNFLEEK6F6251086	Yes	No	Yes	Yes	No
MG0146L	2017	Ford	Escape	1FMCU9GD8JUA51122	No	No	No	No	Yes
MG4243F	2011	Ford	F-350 Pick Up	1FTBF3B6XBEB43523	No	No	Yes	Yes	No
MG6535F	2011	CHEVY	Cargo Van	1GCZGTCG8B1118064	No	No	Yes	Yes	No
MG3897H	2015	Ford	T-250 Cargo Van	1FTNR1CMXFKA59540	No	No	Yes	Yes	No
MG3908K	2017	Ford	Transit Connect	NMOLS7E79H1337288	No	No	Yes	Yes	No

MG5017K	2017	Ford	Transit Van	1FMZK1CM4HKB56544	No	Yes	Yes	Yes	No
MG6244D	2008	Dodge	Caravan	1D8HN44H38B143599	No	Yes	Yes	Yes	No
MG5370G	2013	Chevy	Cargo Van	1GCZGTCG6D1172434	No	No	No	Yes	Yes
LMW3920	2020	Ford	Escape	1FMCU9BZ8LUC47449	No	No	No	Yes	No
MG6224H	2015	Ford	T-250 Cargo Van	1FTNR1CM0FKA59546	No	No	Yes	Yes	No
MG6228H	2015	Ford	T-250 Cargo Van	1FTNR1CMXFKA59537	No	No	No	Yes	Yes
MG2717M	2020	Chrysler	Voyager Mini Van	2C4RC1AG1LR233153	Yes	No	Yes	Yes	No
MG6536F	2011	Chevy	Cargo Van	1GCZGTCGXB1119149	No	Yes	Yes	Yes	No
MG4474J	2017	Ford	F-350 Dump	1FDRF3H60HEC16179	No	No	Yes	Yes	No
MG6331K	2011	Ford	F-550 Dump	1FDUF5HTXBEB43535	No	Yes	Yes	Yes	No
MG1725E	2003	Econline	Trailer	42ETPF2631000058	No	Yes	Yes	Yes	No
MG9855J	2017	Ford	Escape	1FMCU9GD0HUE76103	No	No	No	Yes	No
MG6534F	2011	Chevy	Cargo Van	1GCZGTCG2B1117542	No	Yes	Yes	Yes	No
LMW3905	2020	Ford	Escape Hybrid	1FMCU9BZ2LUC47496	No	No	Yes	Yes	No
MG4293F	2011	Ford	F-350 Pick Up	1FT8W3B69BEB82484	No	No	Yes	Yes	No
MG6208H	2015	Chevy	Silverado	1GCNKPEH2FZ232594	No	No	Yes	Yes	No
YZP8706	2011	Chevy	Cargo Van	1GCZGTCG5B1118216	No	No	Yes	Yes	No
LMW3908	2020	Ford	Escape Hybrid	1FMCU9BZXLUC47312	No	No	Yes	Yes	No
MG4890G	2013	Ford	F-350 Pick Up	1FT7X3B6TDEB30329	No	Yes	Yes	Yes	No
MG5369G	2013	Chevy	Cargo Van	1GCZGTCG8D1173438	No	No	No	Yes	Yes
MG2742L	2019	Ford	F-150	1FTMF1EB5KKD98409	No	No	Yes	Yes	No
MG0181M	2020	Ford	Transit 150 Van	1FTYE2Y88LKB00978	No	No	No	Yes	Yes
YZP8704	2011	Chevy	Cargo Van	1GCZGTCGXB1118504	No	No	No	Yes	Yes
MG6226H	2015	Ford	T-250 Cargo Van	1FTNR1CM3FKA59542	No	No	Yes	No	No
YZP8707	2011	Chevy	Cargo Van	1GCZGTCG9B1118719	No	No	Yes	Yes	No
MG9365J	2017	Ford	T-250 Cargo Van	1FTYR1CM6HKA50138	No	No	Yes	Yes	No
MG4417M	2020	Chrysler	Voyager Mini Van	2C4RC1AG8LR251942	No	Yes	Yes	Yes	No

MG6919M	2020	Ford	Transit Van - Handicap	1FTYE1C86LKB26299	No	Yes	Yes	Yes	No
MG4330F	2011	Ford	F-350 Pick Up	1FT8W3B60BEB82485	No	No	No	Yes	Yes
MG4203F	2011	Ford	F-350 Pick Up	1FTBF3B65BEB43526	No	No	Yes	Yes	No
MG6209H	2015	Chevy	Silverado	1GCNKPEH7FZ235541	No	No	Yes	Yes	No
MG0171M	2020	Ford	Ranger	1FTER1FH1LLA52254	No	No	Yes	Yes	No
MG5021K	2017	Ford	F-250 Pick Up	1FT7X2B6XHEE34190	No	No	Yes	Yes	No
MG6211H	2015	Chevy	Silverado	1GCNKPEH2FZ234779	No	No	Yes	Yes	No
MG4475J	2017	Ford	Transit Van	1FTYR1CM8HKA50139	No	No	Yes	Yes	No
LMW3904	2020	Ford	Escape Hybrid	1FMCU9BZ1LUC47537	No	No	Yes	Yes	No
MG0174M	2020	Ford	Transit 150 Van	1FTYE2Y8XLKB00979	No	No	Yes	Yes	No
MG4242F	2011	Ford	F-350 Pick Up	1FTBF3B66BEB43521	No	Yes	Yes	Yes	No

ATTACHMENT N
HACP EXISTING COVERAGE
INFORMATION



189 Commerce Court
P.O. Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

December 26, 2018
PHA: 578

TO: Mr. Kim Detrick
Housing Authority of the City of Pittsburgh, PA

FROM: Judy Tripp
(800) 873 - 0242 X 215

RE: Commercial Liability Policy with HARRG for the year of 2019

ABOUT YOUR POLICY / RENEWAL PACKAGE:

Enclosed is your PHA's policy for the year 2019. Your Invoice will follow under a separate cover.

We recommend that you read your policy carefully, making certain that you have the necessary coverages to meet your insurance needs. Should you have any questions about your coverage, please contact your Underwriter at the number above.

The attached premium is based upon the losses that have been reported to us prior to the above date. If losses have occurred prior to the above date and have not been reported to us, we reserve the right to re-evaluate and re-price the policy. The premiums calculated for your quote were determined by the current rating procedure approved by the Board of Directors. If you disagree with the premiums quoted, you have the option to appeal to the Underwriting Committee to receive consideration for exceptions to Management's pricing decision. Please refer to the Corporate Policy Manual, Tab 31, Paragraph IV 'Underwriting and Rating Appeal Process.'

Commercial Liability Declarations

Policy No: HARRG-578-187694-2019

Named Insured/Mailing Address:
Housing Authority of the City of Pittsburgh
200 Ross Street, 7th Floor
Pittsburgh, PA 15219

Company Name:
Housing Authority Risk Retention Group
189 Commerce Court
Cheshire, CT 06410

ALL COVERAGES: **General Aggregate:** \$5,000,000 each Policy Year
 Policy Effective: 1/1/2019
 Policy Expiration: 1/1/2020

AT 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

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

NOTICE:

THIS POLICY IS ISSUED BY YOUR RISK RETENTION GROUP. YOUR RISK RETENTION GROUP MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK RETENTION GROUP.

COVERAGE SECTIONS:

Coverage Section A: Bodily Injury and Property Damage Liability

Limits of Coverage

Per Occurrence:	\$5,000,000
Fire Damage Liability Sub-Limit:	\$250,000
Athletic Sports Injury Liability Sub-Limits:	
Per Occurrence:	\$250,000
Aggregate:	\$250,000

Deductible -- Per Occurrence: NONE

Coverage Section B: Personal and Advertising Injury Liability

Limits of Coverage

Personal and Advertising Injury Limit:	\$5,000,000
--	-------------

Deductible -- Per Occurrence: NONE

Coverage Section C: Law Enforcement Liability - Claims Made

Limits of Coverage

Per Wrongful Act:	NOT COVERED
Aggregate:	NOT COVERED
Retroactive Date:	

Deductible -- Per Wrongful Act: NONE

Coverage Section D: Public Officials Liability - Claims Made

Limits of Coverage

Per Wrongful Act: NOT COVERED
Aggregate: NOT COVERED
Retroactive Date:

Deductible -- Per Wrongful Act: NONE

Coverage Section E: Mold, Other Fungi or Bacteria Liability - Claims Made

Limits of Coverage

Limit of Coverage: \$500,000
Retroactive Date: 11/9/2003

Deductible -- Per Year: \$50,000

Coverage Section F: Non-Owned and Hired Auto Liability

Limits of Coverage

Per Accident: NOT COVERED

Deductible -- Per Accident: NONE

Coverage Section G: Employee Benefits Administration Liability - Claims Made

Limits of Coverage

Each Employee: \$2,000,000
Aggregate: \$2,000,000
Retroactive Date: 11/9/2003

Deductible -- Each Employee: \$1,000

Coverage Section H: Lead-Based Paint Liability - Claims Made

Limits of Coverage

Limit of Coverage: NOT COVERED
Retroactive Date:

Deductible -- Per Year: NONE

Coverage Section I: Third Party Discrimination - Claims Made

Limits of Coverage

Per Wrongful Act: \$500,000
Aggregate: \$500,000
Retroactive Date: 01/01/2018

Deductible -- Per Wrongful Act: NONE

These Declarations, together with the Coverage Form and Endorsement(s) complete the above numbered policy.



Housing Authority Risk Retention Group, Inc.

December 26, 2018

Date

PREMIUM:

Forms and Endorsements Made Part of this Policy:

Forms applicable to all Coverage Sections

001	Commercial Liability Coverage Form Commercial Liability Declarations	HACL 506 0617
003	Schedule of Locations	
004	Additional Charges or Credits	
729	Pennsylvania Changes - Pollutants	HACL 729 0217
414	Exclusion – Specified Tenant-based and Project-based Voucher Programs	HACL 414 0617
181	Certified Terrorism Loss	HACL 181 0115
189	Disclosure of Premium and Estimated Premium for Certified Acts of Terrorism Coverage	HACL 189 0115

Pesticide

39B	Pesticide or Herbicide Applicator Liability	HACL 39B 0617
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Bodily Injury and Property Damage Liability

Personal and Advertising Injury Liability

731	Additional Insured - Volunteers	HACL 731 0318
10A	Additional Insureds - Designated Person or Organization	HACL 10A 0617
10A	Additional Insureds - Designated Person or Organization	HACL 10A 0617
10A	Additional Insureds - Designated Person or Organization	HACL 10A 0617
10A	Additional Insureds - Designated Person or Organization	HACL 10A 0617
055	Additional Insured - Lessor of Leased Equipment	HACL 055 0617
10A	Additional Insureds - Designated Person or Organization	HACL 10A 0617
10A	Additional Insureds - Designated Person or Organization	HACL 10A 0617
10A	Additional Insureds - Designated Person or Organization	HACL 10A 0617
10A	Additional Insureds - Designated Person or Organization	HACL 10A 0617
10A	Additional Insureds - Designated Person or Organization	HACL 10A 0617
006	Special Event Endorsement	HACL 006 0617

Policyholder Notices

*** Please Read the Enclosed Important Notices ***

Summary of Changes - Risk Action Management Plan	HAPN 4088 03 18
Policyholder Notice - Commercial Liability Deductible	HAPN 0005 03 10
Important Notice to Policyholders - Producers Compensation Disclosure	HAPN 4030 03 17



189 Commerce Court
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 Cheshire, CT 06410-0189

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SCHEDULE OF LOCATIONS
 Housing Authority of the City of Pittsburgh, PA

As Of: 12/26/2018

	Units*	Funding	Occupancy
Addison Terrace 2051 - 2057 Bentley Drive 493	11	Federal	Family
Addison Terrace 2061 - 2067 Bentley Drive 511	14	Federal	Family
Addison Terrace 2071 - 2077 Bentley Drive 533	15	Federal	Family
Addison Terrace 2081 - 2087 Bentley Drive 557	14	Federal	Family
Addison Terrace 2101 - 2109 Bentley Drive 581	12	Federal	Family
Addison Terrace 2115 - 2127 Bentley Drive 599	13	Federal	Family
Addison Terrace 2132 - 2136 Bentley Drive 617	14	Federal	Family
Addison Terrace 2124 - 2128 Bentley Drive 635	14	Federal	Family
Addison Terrace 2118 - 2122 Bentley Drive 653	12	Federal	Family
Addison Terrace 2112 - 2118 Bentley Drive 671	16	Federal	Family
Addison Terrace 2106 - 2110 Bentley Drive 689	10	Federal	Family
Addison Terrace 2100 - 2104 Bentley Drive 707	16	Federal	Family
Addison Terrace 2080 - 2086 Bentley Drive 725	14	Federal	Family
Addison Terrace 2060 - 2066 Bentley Drive 749	13	Federal	Family
Addison Terrace 2054 - 2058 Bentley Drive 773	9	Federal	Family
Addison Terrace 2050 - 2052 Bentley Drive 791	7	Federal	Family

INCL = Included N/C = Not Covered

*** Unit counts must include vacant units**

**** See Additional Charges Or Credits for Premium Amount**



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SCHEDULE OF LOCATIONS
 Housing Authority of the City of Pittsburgh, PA

As Of: 12/26/2018

	Units*	Funding	Occupancy
Allegheny House 1305 Allegheny Ave.	0	Federal	Warehouse
Bedford Boiler House 2285 Sommers Dr.	0	Federal	Garage
Block Lot No. 83-S-142 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-145 339 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-146 341 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-147 343 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-148 345 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-149 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-150 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-151 351 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-152 352 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-153 353 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-154 355 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-155 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-156-1 Omega Place	0	Federal	Vacant Land P
Block Lot No. 83-S-158 359 Omega Street	0	Federal	Vacant Land P

INCL = Included N/C = Not Covered

*** Unit counts must include vacant units**

**** See Additional Charges Or Credits for Premium Amount**



189 Commerce Court
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 Cheshire, CT 06410-0189

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SCHEDULE OF LOCATIONS
 Housing Authority of the City of Pittsburgh, PA

As Of: 12/26/2018

	Units*	Funding	Occupancy
Block Lot No. 83-S-159 361 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-161 363 Omega Street	0	Federal	Vacant Land P
Block Lot No. 83-S-201 350 Reiter Street	0	Federal	Vacant Land P
Boiler Room 2136 Bently Dr.	0	Federal	Garage
Caliguiri Hi-Rise 801 E. Warrington Avenue	104	Federal	Elderly
Carrick Regency Hi-Rise 2129 Brownsville Road	66	Federal	Elderly
Central Maintenance 201 Kirkpatrick St.	0	Federal	Garage
Community Building 2136 Elmore Sq.	0	Federal	Community Bt
Community Building 895 Johnson Ave.	0	Federal	Community Bt
Computer Center 1205 Liverpool St.	0	Federal	Office
East Liberty Gardens 2-8 Ipswich Court	4	Federal	Family
East Liberty Gardens 1-15 Ipswich Court	8	Federal	Family
East Liberty Gardens 2-16 Gilford Court	8	Federal	Family
East Liberty Gardens 1-11 Gilford Court	6	Federal	Family
East Liberty Gardens 2-12 Esmond Court	6	Federal	Family
East Liberty Gardens 1-23 Esmond Court	12	Federal	Family

INCL = Included N/C = Not Covered

*** Unit counts must include vacant units**

**** See Additional Charges Or Credits for Premium Amount**



189 Commerce Court
 PO Box 189
 Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
 fax 203-271-2265
 www.housingcenter.com

SCHEDULE OF LOCATIONS
 Housing Authority of the City of Pittsburgh, PA

As Of: 12/26/2018

	Units*	Funding	Occupancy
East Liberty Gardens 2-24 Cambria Court	12	Federal	Family
East Liberty Gardens 1-11 Cambria Court	6	Federal	Family
East Liberty Gardens 1-5 Blanford Court	3	Federal	Family
East Liberty Gardens 2-8 Blanford Court	4	Federal	Family
East Liberty Gardens 1 Dudley Court	0	Federal	Office
East Liberty Gardens 3-15 Dudley Court	6	Federal	Family
East Liberty Gardens 2-12 Dudley Court	6	Federal	Family
East Liberty Gardens 1-17 Fareham Court	6	Federal	Family
East Liberty Gardens 13 Fareham Court	0	Federal	Community Bu
East Liberty Gardens 15 Fareham Court	0	Federal	Community Bu
East Liberty Gardens 2-22 Fareham Court	11	Federal	Family
East Liberty Gardens 20 Fareham Court	0	Federal	Community Bu
East Liberty Gardens 1-15 Hendon Court	8	Federal	Family
East Liberty Gardens 2-12 Hendon Court	6	Federal	Family
East Liberty Gardens 1-23 Jennings Court	12	Federal	Family
Elmore Square Boiler Room 2166 Elmore Sq.	0	Federal	Garage

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SCHEDULE OF LOCATIONS
 Housing Authority of the City of Pittsburgh, PA

As Of: 12/26/2018

	Units*	Funding	Occupancy
Family Investment Center 10 Albertise St.	0	Federal	Office
Finello Pavilion Hi-Rise 3206 Niagara Street	60	Federal	Elderly
Garage 2200 Arlington	0	Federal	Garage
Gualtieri Manor Hi-Rise 2125 Los Angeles	31	Federal	Elderly
Gym 930 Creswell St.	0	Federal	Community Bt
Historical Building - Storage 1305 Allegheny Ave.	0	Federal	Warehouse
Homewood North 1246 - 1258 Nolan Court 1 - 7	7	Federal	Family
Homewood North 1234 - 1244 Nolan Court 8 -13	6	Federal	Family
Homewood North 1224 - 1232 Nolan Court 14 - 1	5	Federal	Family
Homewood North 1208 - 1222 Nolan Court 19 - 2	8	Federal	Family
Homewood North 1260 - 1276 Nolan Court 27 - 3	9	Federal	Family
Homewood North 1200 - 1206 Mohler Street 36 -	4	Federal	Family
Homewood North 1201 - 1211 Mohler Street 40 -	5	Federal	Family
Homewood North 1213 - 1225 Mohler Street 46 -	7	Federal	Family
Homewood North 1227 - 1239 Mohler Street 53 -	7	Federal	Family
Homewood North 1241 - 1255 Mohler Street 60 -	8	Federal	Family

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 Housing Authority of the City of Pittsburgh, PA

As Of: 12/26/2018

	Units*	Funding	Occupancy
Homewood North 1294 - 1302 Ferris Court 68 -	5	Federal	Family
Homewood North 1304 - 1316 Ferris Court 81 -	7	Federal	Family
Homewood North 1318 - 1330 Heart Court 88 - 9	7	Federal	Family
Homewood North 1332 - 1346 Heart Court 95 - 1	8	Federal	Family
Homewood North 7416 - 7422 Stranahan Street 1	4	Federal	Family
Homewood North 7400 - 7414 Stranahan Street 1	8	Federal	Family
Homewood North 7505 - 7519 Upland Street 115	8	Federal	Family
Homewood North 7335 - 7343 Upland Street 123	5	Federal	Family
Homewood North 7330 - 7344 Upland Street 128	8	Federal	Family
Leased Office Space 200 Ross St.	0	Federal	Office
Leased Office Space 100 Ross St.	0	Federal	Office
Leased Storage Space 400 N. Lexington Ave.	0	Federal	Warehouse
Maintenance Garage 647 Mt. Pleasant Rd.	0	Federal	Garage
Manchester Commons-Phase 2 1017 Pennsylvania Ave.	1	Federal	Family
Manchester Commons-Phase 2 1019 Pennsylvania Ave.	1	Federal	Family
Manchester Commons-Phase 2 1101 Pennsylvania Ave.	1	Federal	Family

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SCHEDULE OF LOCATIONS
 Housing Authority of the City of Pittsburgh, PA

As Of: 12/26/2018

	Units*	Funding	Occupancy
Manchester Commons-Phase 2 1103 Pennsylvania Ave.	1	Federal	Family
Manchester Commons-Phase 2 1105 Pennsylvania Ave.	1	Federal	Family
Manchester Commons-Phase 2 1223 Sheffield St.	1	Federal	Family
Manchester Commons-Phase 2 1225 Sheffield St.	1	Federal	Family
Manchester Commons-Phase 2 1227 Sheffield St.	1	Federal	Family
Manchester Commons-Phase 2 1229 Sheffield St.	1	Federal	Family
Mazza Pavilion Hi-Rise 920 Brookline Boulevard	30	Federal	Elderly
Morse Gardens Hi-Rise 2416 Sarah Street	70	Federal	Elderly
Murray Tower Hi-Rise 2835 Murray Towers	68	Federal	Family
Northview Heights Highrise 533 MT Pleasant Rd	87	Federal	Elderly
Oak Hill Child Care 373 Burrows St.	0	Federal	Community Bt
Oak Hill Recreation Center 415 Wadsworth St.	0	Federal	Community Bt
Pennsylvania Bidwell Hi-Rise 1014 Sheffield Street	120	Federal	Elderly
Pressley Street Hi-Rise 601 Pressley Street	211	Federal	Elderly
Recreation Center 533 Mt. Pleasant Rd.	0	Federal	Community Bt
Recreation Center 2305 Bedford St.	0	Federal	Community Bt

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SCHEDULE OF LOCATIONS
 Housing Authority of the City of Pittsburgh, PA

As Of: 12/26/2018

	Units*	Funding	Occupancy
Scattered Site 1380 Harlow Street	1	Federal	Family
Scattered Site 1612 Cumberland Street	1	Federal	Family
Scattered Site 1309 Dickens Street	1	Federal	Family
Scattered Site 1311 Justine Street	1	Federal	Family
Scattered Site 1312 Cumberland Street	1	Federal	Family
Scattered Site 3836 Haven Street	1	Federal	Family
Scattered Site 2838 Middletown road	1	Federal	Family
Scattered Site 1240 Straka Street	1	Federal	Family
Scattered Site 1380 Harlow Street	1	Federal	Family
Scattered Site 3844 Windgap Avenue	1	Federal	Family
Scattered Site 138 Bodkin Street	1	Federal	Family
Scattered Sites Woodbourne, Dunster, Walton, L	47	Federal	Family
Scattered Sites Merle, Aple, Woodward, Robinso	10	Federal	Family
Ujamma Center 1900 Bradhead Road	0	Federal	Community Bu
Vacant Land Perrysville Avenue 25th 23-F-5	0	Federal	Vacant Land P
Vacant Land Perrysville Avenue 25th 23-F-6	0	Federal	Vacant Land P

INCL = Included N/C = Not Covered

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SCHEDULE OF LOCATIONS
 Housing Authority of the City of Pittsburgh, PA

As Of: 12/26/2018

	Units*	Funding	Occupancy
Vacant Land 5 Lane Way 25th 23-F-60A	0	Federal	Vacant Land P
Vacant Land 6 Lane Way 25th 23-F-60B	0	Federal	Vacant Land P
Vacant Land Perrysville Avenue 25th 23-B-2	0	Federal	Vacant Land P
Vacant Land Lane Way 25th 23-B-234A	0	Federal	Vacant Land P
Vacant Land Lane Way 25th 23-F-59A	0	Federal	Vacant Land P
Vacant Land Lane Way 25th 23-B-216	0	Federal	Vacant Land P
Vacant Land Perrysville Avenue 25th 23-B-2	0	Federal	Vacant Land P
Vacant Land 1643 Perrysville Avenue 25th 2	0	Federal	Vacant Land P
Vacant Land 1645 Perrysville Avenue 25th 2	0	Federal	Vacant Land P
Vacant Land 1641 Perrysville Avenue 25th 2	0	Federal	Vacant Land P
Vacant Land 1639 Perrysville Avenue 25th 2	0	Federal	Vacant Land P
Vacant Land 1635 Perrysville Avenue 25th 2	0	Federal	Vacant Land P
Vacant Land Perrysville Avenue 25th 23-B-2	0	Federal	Vacant Land P
Vacant Land Perrysville Avenue 25th 23-B-2	0	Federal	Vacant Land P
Vacant Land Perrysville Avenue 25th 23-B-2	0	Federal	Vacant Land P
Vacant Land Henderson Street 25th 23-G-344	1	Federal	Vacant Land P

INCL = Included N/C = Not Covered

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SCHEDULE OF LOCATIONS
 Housing Authority of the City of Pittsburgh, PA

As Of: 12/26/2018

	<u>Units*</u>	<u>Funding</u>	<u>Occupancy</u>
Vacant Land 71 Henderson Street 25th 23-G-	1	Federal	Vacant Land P
Vacant Land 1623 Perrysville Avenue 25th 2	0	Federal	Vacant Land P

Annual Premium by coverage based on unit count:

Total units by coverage:	1,380	0	0	1,378	0	1,378
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INCL = Included N/C = Not Covered

*** Unit counts must include vacant units**

**** See Additional Charges Or Credits for Premium Amount**



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ADDITIONAL CHARGES OR CREDITS

Policy Insured Name: Pittsburgh Housing Authority, PA
Policy Effective Date: 01/01/2019
Policy Number: HARRG-578-187694-2019

The premiums displayed on this form are included in the total account premium shown on the policy declarations form.

Policy Level

Certified Acts of Terrorism Coverage.....

Commercial Liability

Community Building.....

Playground.....

Gymnasium.....

Office.....

Parking Lot.....

Garage.....

Premium Adjustment.....

Vacant Land Premium.....



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ADDITIONAL CHARGES OR CREDITS

Policy Insured Name: Pittsburgh Housing Authority, PA
Policy Effective Date: 01/01/2019
Policy Number: HARRG-578-187694-2019

The premiums displayed on this form are included in the total account premium shown on the policy declarations form.

Commercial Liability

Warehouse.....

Employee Benefits Administration Liability - Claims Made

Coverage Premium.....



Policy Change No. 01-729-01-2019-1

Change Endorsement

Pennsylvania Changes - Pollutants

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium:

Effective From: 01/01/2019 at the time of day the policy becomes effective.

The Insurance is Amended as follows:

1. Definitions W. "Pollutants" is deleted and replaced as follows:

W. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapor, soot, fumes, acids, alkalis, chemicals, chemical elements, and waste. Waste includes but is not limited to materials to be recycled, reconditioned or reclaimed.

For purposes of this policy, "pollutants" include substances, chemicals and chemical elements which have been banned or restricted, by governmental authority, from continued use in certain products and applications, when the presence of these products and applications or the release of said substances, chemicals and/or chemical elements from said products or applications pose a threat of harm to person or property. Examples of "pollutants" include but are not limited to Acenaphthene, Acenaphthylene, Acrolein, Acrylonitrile, Aldrine, Alfa-endosulfan, Alpha-BHC, Ammonia, Anthracene, Antimony, Arsenic, Benzanthracenes, Benzene, Benzidine, Benzo(a) anthracene, Benzo(a) pyrene, Benzo(b) fluoranthene, Benzo (ghi) perylene, Benzo(k) fluoranthene, Beryllium, Beta-BHC, Beta-endosulfan, Bis(2-chloroethyl) ether, Bis(2-chloroisopropyl) ether, Bis(2-chloroethoxy) methane, Bis(dichloroisopropyl) Ether, Bis-(Chloroethoxy) Methane, Bis(2-ethylhexyl) phthalate, Bromoform, Bromophenylphenyl Ether, Butyl benzyl phthalate,

Cadium, Carbon Tetrachloride, Chloroalkyl Ethers, Chlorobenzene, Chlordane, Chlorodibromomethane, Chloroethane, Chloroethyl, Chloroform, Chlorophenylphenyl Ethers, Chromium, Chlorinated Benzenes, Chlorinated Cresols, Chlorinated Ethanes, Chlorinated Naphthalene, Chlorinated Phenols, Chrysene, Copper, Cyanide, DDT, Delta-BHC, Di-N-Butyl Phthalate, Di-n-octyl phthalate, Dibenzo,(h) anthracene, Dichlorobenzenes, Dichlorobenzidine, Dichloroethylenes, Dichlorobromomethane, Dichloropropane, Dichloropropene, Dieldrin, Diethyl Phthalate, Dinitrocresol, Dinitrotoluene, Dimethyl phthalate, Dioxin, Diphenylhydrazine, Endosulfan sulfate, Endrin, Endrin aldehyde, Ethyl Benzene, Fluoranthene, Fluorene, Gamma-BHC, Haloethers, Halomethanes, Heptachlor, Heptachlor epoxide, Hexachlorobenzene, Hexachlorobutadiene, Hexachlorocyclohexane, Hexachlorocyclopentadiene, Hexachloroethane, Indeno (1,2,3-cd) pyrene, Isophorone, Mercury, Methamphetamine, Methyl Bromide, Methyl Chloride, Methylene Chloride, N-nitrosodimethylamine,

Pennsylvania Changes - Pollutants

N-nitrosodiphenylamine, N-nitrosodi-n-propylamine, Naphtalene, Nickel, Nitrobenzene, Nitrophenols, Nitrosamines, P-Dichlorobenzene, Parachlorometa cresol, PCB-1016 (Arochlor 1016), PCB-1221 (Arochlor 1221), PCB-1232 (Arochlor 1232), PCB-1242 (Arochlor 1242), PCB-1248 (Arochlor 1248), PCB-1254 (Arochlor 1254), PCB-1260 (Arochlor 1260), Pentachlorophenol, Phenol, Phenanthrene, Phthalate Esters, Polychlorinated Biphenyl, Polychlorinated Diphenyl Ethers, Polycyclic Aromatic Hydrocarbon, Polynuclear Aromatic Hydrocarbons, Pyrene, Selenium, Silver, Tetrachloroethylene, Thallium, Toluene, Toxaphene, Trichloroethylene, Trichlorophenol, Vinyl Chloride, Xylene, or Zinc, 1,1-Dichloroethene, 1,1-dichloroethylene, 1,1,1-trichloroethane, 1,1,2-trichloroethane, 1,1,2,2-tetrachloroethane, 1,2-dichlorobenzene, 1,2-dichloroethane, 1,2-Dichloroethylene, 1,2-dichloropropane, 1,2-trans-dichloroethylene, 1,2-diphenylhydrazine, 1,2,4-trichlorobenzene, 1,3-dichlorobenzene, 1,3-dichloropropylene, 1,4-dichlorobenzene, 2-chloroethyl vinyl ethers, 2-chloronaphthalene, 2-chlorophenol, 2-nitrophenol, 2,3,7,8-TCDD (Tetrachlorodibenzo-P-Dioxin), 2,4-dichlorophenol, 2,4-dimethylphenol, 2,4-dinitrophenol, 2,4-dinitrotoluene, 2,4,6-trichlorophenol, 2,6-dinitrotoluene, 3,3-dichlorobenzidine, 4-bromophenyl phenyl ether, 4-chlorophenyl phenyl ether, 4-nitrophenol, 4,4-DDT, 4,4-DDE, 4,4-DDD, 4,6-dinitro-o-cresol. "Pollutants" also includes such substances, chemicals and chemical elements found in nature (such as radon gas), the presence of which has been shown to pose a threat to person or property.

All other terms, conditions and exclusions contained in the policy remain in full force and effect.



Policy Change No. 01-414-01-2019-6

Change Endorsement

Exclusion – Specified Tenant-based and Project-based Voucher Programs

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

The Insurance is Amended as follows:

The policy is amended as follows:

E. GENERAL EXCLUSIONS is amended by adding the following exclusion:

Schedule:

Premises:

Description of Operations/Program(s):

Tenant-based Voucher Programs

This insurance does not apply to bodily injury, property damage, personal and advertising injury or any other injury, damage or loss of any nature or kind arising out of:

1. The ownership, maintenance or use of, or in any way involving, the premises described in the Schedule or the grounds and structures appurtenant to those premises;
2. Operations on those premises described in the Schedule or elsewhere that are necessary or incidental to the ownership, maintenance or use of those premises; or
3. Goods or products manufactured at or distributed from those premises.



Policy Change No. 01-414-01-2019-6

Change Endorsement

Exclusion – Specified Tenant-based and Project-based Voucher Programs

This insurance does not apply to bodily injury, property damage, or personal and advertising injury or any other injury, damage or loss of any nature or kind arising out of the operations or program(s) described in the Schedule.

This exclusion does not apply with respect to a building or housing unit owned and controlled by the named insured.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-181-01-2019-4

Change Endorsement

Certified Terrorism Loss

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium:

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Terrorism

The Insurance is Amended as follows:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CERTIFIED TERRORISM LOSS

1. The following definitions are added.

a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States:

- 1) to be an act of terrorism;
- 2) to be a violent act or an act that is dangerous to human life, property, or infrastructure;
- 3) to have resulted in damage:
 - a) within the United States; or
 - b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;
- 4) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion; and
- 5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.

b. "Certified terrorism loss" means loss that results from a "certified act of terrorism".

Certified Terrorism Loss

2. The "terms" of any terrorism exclusion that is part of or that is attached to this Coverage Part are amended by the following provision:

This exclusion does not apply to "certified terrorism loss".

3. The following provision is added.

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a calendar year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a calendar year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.

4. The following provisions are added.

- a. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to this Coverage Part provide coverage for any loss that would otherwise be excluded by this Coverage Part under:

- 1) exclusions that address war, military action, or nuclear hazard; or
- 2) any other exclusion; and

- b. the absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this Coverage Part under:

- 1) exclusions that address war, military action, or nuclear hazard; or
- 2) any other exclusion.

Description: Certified Terrorism Loss

CERTIFIED TERRORISM LOSS DISCLOSURE OF PREMIUM AND FEDERAL SHARE OF INSURED LOSSES

SCHEDULE

Certified Terrorism Loss Premium \$: _____

Additional information, if any, concerning terrorism premium:

1. The portion of "your" premium that is attributed to coverage for "certified terrorism loss" is shown in the Schedule above.
2. Coverage for "certified terrorism loss", to the extent that such coverage is provided by this policy or Coverage Part, will be partially reimbursed by the United States Government, Department of Treasury under a federal program. Under that program, the United States pays the following percentage of insured losses for "certified terrorism loss" that exceeds the statutorily established deductible that "we" retain:
 - a. 85%, for insured losses occurring before January 1, 2016;
 - b. 84%, for insured losses occurring during the 2016 calendar year;
 - c. 83%, for insured losses occurring during the 2017 calendar year;
 - d. 82%, for insured losses occurring during the 2018 calendar year;
 - e. 81%, for insured losses occurring during the 2019 calendar year; and
 - f. 80%, for insured losses occurring on or after January 1, 2020.

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act, as amended, exceed one hundred billion dollars in a calendar year (January 1 through December 31), the Treasury will not make payment for any portion of the amount of such losses that exceeds one hundred billion dollars.

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a calendar year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a calendar year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.



Policy Change No. 01-731-01-2019-2

Change Endorsement

Additional Insured - Volunteers

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium:

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage – Coverage Section A
Personal and Advertising Injury – Coverage Section B

1. WHO IS AN INSURED (Section II.A.) is amended to include as an additional insured any person(s) who are volunteer worker(s) for you, but only with respect to their liability for bodily injury, property damage or personal and advertising injury arising out of their acts or omissions performed at your direction or on your behalf.

However, none of these volunteer worker(s) are insureds for:

- a. Bodily injury or personal and advertising injury:
 - 1) To you, to your elected or appointed directors, officers, officials, commissioners and auxiliaries, to your employees, or to your other volunteer workers while performing duties related to the conduct of your business;
 - 2) To the spouse, child, parent, brother or sister of your volunteer worker(s) or your employees as a consequence of Paragraph a.1) above;
 - 3) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs a.1) or a.2) above; or
 - 4) Arising out of his or her providing or failing to provide professional health care services.
- b. Property damage to property:
 - 1) Owned, occupied or used by,
 - 2) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by you, any of your other volunteer worker(s), your employees, or any of your elected or appointed directors, officers, officials, commissioners or auxiliaries.



Policy Change No. 01-731-01-2019-2

Change Endorsement

Additional Insured - Volunteers

2. With respect to the insurance afforded to these additional insureds, the following is added to II General Terms and Conditions B. General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-10A-01-2019-7

Change Endorsement

Additional Insureds - Designated Person or Organization

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Person or Organization designated as Additional Insured:
Key Government Finance, Inc. ISAOA
726 Exchange Street
Suite 900
Buffalo, NY 14210

Operations/Premises: Various locations

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

1. WHO IS AN INSURED (Section II.A.) is amended to include as an additional insured the person or organization shown in the Schedule, but only with respect to their liability for bodily injury, property damage or personal and advertising injury arising out of your acts or omissions or the acts or omissions of those acting on your behalf:

- a. in the performance of your ongoing operations; or
- b. in connection with premises owned by or rented to you;

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.



Policy Change No. 01-10A-01-2019-7

Change Endorsement

Additional Insureds - Designated Person or Organization

This insurance does not apply to liability for bodily injury, property damage, or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.

2. With respect to the insurance afforded to these additional insureds, the following is added to II General Terms and Conditions B. General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-10A-02-2019-8

Change Endorsement

Additional Insureds - Designated Person or Organization

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Person or Organization designated as Additional Insured:
Grand Capital Management, Inc and Its Assigns
8894 Stanford Blvd
Suite 203
Columbia, MD 21045

Operations/Premises: Various Locations

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

1. WHO IS AN INSURED (Section II.A.) is amended to include as an additional insured the person or organization shown in the Schedule, but only with respect to their liability for bodily injury, property damage or personal and advertising injury arising out of your acts or omissions or the acts or omissions of those acting on your behalf:

- a. in the performance of your ongoing operations; or
- b. in connection with premises owned by or rented to you;

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.



Policy Change No. 01-10A-02-2019-8

Change Endorsement

Additional Insureds - Designated Person or Organization

This insurance does not apply to liability for bodily injury, property damage, or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.

2. With respect to the insurance afforded to these additional insureds, the following is added to II General Terms and Conditions B. General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-10A-03-2019-9

Change Endorsement

Additional Insureds - Designated Person or Organization

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Person or Organization designated as Additional Insured:
Urban Redevelopment Authority of Pittsburgh
200 Ross Street
Pittsburgh, PA 15219-2069
Attn: General Counsel
Susan Malys, Real Estate Manager

Operations/Premises:
200 Ross Street, Pittsburgh, PA 15219

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

1. WHO IS AN INSURED (Section II.A.) is amended to include as an additional insured the person or organization shown in the Schedule, but only with respect to their liability for bodily injury, property damage or personal and advertising injury arising out of your acts or omissions or the acts or omissions of those acting on your behalf:

- a. in the performance of your ongoing operations; or
- b. in connection with premises owned by or rented to you;

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.



Policy Change No. 01-10A-03-2019-9

Change Endorsement

Additional Insureds - Designated Person or Organization

This insurance does not apply to liability for bodily injury, property damage, or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.

2. With respect to the insurance afforded to these additional insureds, the following is added to II General Terms and Conditions B. General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-10A-04-2019-10

Change Endorsement

Additional Insureds - Designated Person or Organization

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Person or Organization designated as Additional Insured:
Urban Redevelopment Authority of Pittsburgh
200 Ross Street
Pittsburgh, PA 15219
Operations/Premises: 2054 Rose Street

Operations/Premises:

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

1. WHO IS AN INSURED (Section II.A.) is amended to include as an additional insured the person or organization shown in the Schedule, but only with respect to their liability for bodily injury, property damage or personal and advertising injury arising out of your acts or omissions or the acts or omissions of those acting on your behalf:

- a. in the performance of your ongoing operations; or
- b. in connection with premises owned by or rented to you;

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

This insurance does not apply to liability for bodily injury, property damage, or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional



Policy Change No. 01-10A-04-2019-10

Change Endorsement

Additional Insureds - Designated Person or Organization

advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.

2. With respect to the insurance afforded to these additional insureds, the following is added to II General Terms and Conditions B. General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-055-01-2019-11

Change Endorsement

Additional Insured - Lessor of Leased Equipment

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Pac-Van, Inc
2004 McKees Rocks Road
McKees Rocks, PA 15136

1. 1999/40SC 40' Security Container One Way Leasing, Inc \$4,500 PVC40-11135
2. 1999/40SC 40' Security Container One Way Leasing, Inc \$4,500 PVC40-11100
3. 1999/40SC 40' Security Container One Way Leasing, Inc \$4,500 PVC40-11119

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

1. Who Is An Insured (Section II.A.) is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule but only with respect to its liability for bodily injury, property damage, or personal injury and advertising injury arising out of your maintenance, operation, or use of equipment that is leased to you by such person(s) or organization(s), subject to the following additional exclusions:

This insurance does not apply to any occurrence that takes place after your lease of the equipment expires.

This insurance does not apply to liability for bodily injury, property damage, or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which



Policy Change No. 01-055-01-2019-11

Change Endorsement

Additional Insured - Lessor of Leased Equipment

the insurance afforded to each additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

2. With respect to the insurance afforded to the additional insured, the following is added to Section II.B – General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-10A-05-2019-12

Change Endorsement

Additional Insureds - Designated Person or Organization

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Person or Organization designated as Additional Insured:
Banc of America Leasing & Capital, LLC
ISAOA
P.O. Box 4431
Atlanta, GA 30302-4431

Operations/Premises:
Financed Equipment
Contract #598-0000155-000

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

1. WHO IS AN INSURED (Section II.A.) is amended to include as an additional insured the person or organization shown in the Schedule, but only with respect to their liability for bodily injury, property damage or personal and advertising injury arising out of your acts or omissions or the acts or omissions of those acting on your behalf:

- a. in the performance of your ongoing operations; or
- b. in connection with premises owned by or rented to you;

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.



Policy Change No. 01-10A-05-2019-12

Change Endorsement

Additional Insureds - Designated Person or Organization

This insurance does not apply to liability for bodily injury, property damage, or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.

2. With respect to the insurance afforded to these additional insureds, the following is added to II General Terms and Conditions B. General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-10A-06-2019-13

Change Endorsement

Additional Insureds - Designated Person or Organization

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Person or Organization designated as Additional Insured:
KaBOOM! 4301 Connecticut Ave. NW, Suite ML-1, Washington, DC 20008

Operations/Premises:
Lets Play 2305 Bedford Avenue, Pittsburgh, PA 15219

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

1. WHO IS AN INSURED (Section II.A.) is amended to include as an additional insured the person or organization shown in the Schedule, but only with respect to their liability for bodily injury, property damage or personal and advertising injury arising out of your acts or omissions or the acts or omissions of those acting on your behalf:

- a. in the performance of your ongoing operations; or
- b. in connection with premises owned by or rented to you;

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

This insurance does not apply to liability for bodily injury, property damage, or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.



Policy Change No. 01-10A-06-2019-13

Change Endorsement

Additional Insureds - Designated Person or Organization

2. With respect to the insurance afforded to these additional insureds, the following is added to II General Terms and Conditions B. General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-10A-07-2019-14

Change Endorsement

Additional Insureds - Designated Person or Organization

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Person or Organization designated as Additional Insured:
Dr. Pepper Snapple Group, 5301 Legacy Drive, Plano, TX 75024

Operations/Premises:
Lets Play, 2305 Bedford, Avenue, Pittsburgh, PA 15216

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

1. WHO IS AN INSURED (Section II.A.) is amended to include as an additional insured the person or organization shown in the Schedule, but only with respect to their liability for bodily injury, property damage or personal and advertising injury arising out of your acts or omissions or the acts or omissions of those acting on your behalf:

- a. in the performance of your ongoing operations; or
- b. in connection with premises owned by or rented to you;

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.



Policy Change No. 01-10A-07-2019-14

Change Endorsement

Additional Insureds - Designated Person or Organization

This insurance does not apply to liability for bodily injury, property damage, or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.

2. With respect to the insurance afforded to these additional insureds, the following is added to II General Terms and Conditions B. General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-10A-08-2019-15

Change Endorsement

Additional Insureds - Designated Person or Organization

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Person or Organization designated as Additional Insured:
Union Real Estate Company
Agent for Owners of Carrick Shopping Center

Operations/Premises:

Carrick Shopping Center
2134-2158 Brownsville Road
Pittsburgh, PA 15210

Effective 12/4/2017 - 12/11/2018 - Temporary parking for Housing Authority of the City of Pittsburgh, PA

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

1. WHO IS AN INSURED (Section II.A.) is amended to include as an additional insured the person or organization shown in the Schedule, but only with respect to their liability for bodily injury, property damage or personal and advertising injury arising out of your acts or omissions or the acts or omissions of those acting on your behalf:

- a. in the performance of your ongoing operations; or
- b. in connection with premises owned by or rented to you;

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.



Policy Change No. 01-10A-08-2019-15

Change Endorsement

Additional Insureds - Designated Person or Organization

This insurance does not apply to liability for bodily injury, property damage, or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.

2. With respect to the insurance afforded to these additional insureds, the following is added to II General Terms and Conditions B. General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-10A-09-2019-16

Change Endorsement

Additional Insureds - Designated Person or Organization

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Person or Organization designated as Additional Insured:
Allegheny County Housing Authority
625 Stanwix Street
Pittsburgh, PA 15222-1417

Pesticide Coverage:
Aggregate \$50,000
Per Occurrence \$50,000

Operations/Premises:

This Endorsement modifies insurance provided under the following Coverage Section(s):

Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

1. WHO IS AN INSURED (Section II.A.) is amended to include as an additional insured the person or organization shown in the Schedule, but only with respect to their liability for bodily injury, property damage or personal and advertising injury arising out of your acts or omissions or the acts or omissions of those acting on your behalf:

- a. in the performance of your ongoing operations; or
- b. in connection with premises owned by or rented to you;

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.



Policy Change No. 01-10A-09-2019-16

Change Endorsement

Additional Insureds - Designated Person or Organization

This insurance does not apply to liability for bodily injury, property damage, or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.

2. With respect to the insurance afforded to these additional insureds, the following is added to II General Terms and Conditions B. General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Declarations,

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.



Policy Change No. 01-006-01-2019-17

Change Endorsement

Special Event Endorsement

Named Insured: Housing Authority of the City of Pittsburgh
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019 - 01/01/2020
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

Commercial Liability

The Insurance is Amended as follows:

Schedule:

Special Event: Kids STEM Festival
Location: The Mall at Robinson; 100 Robinson Centre Drive; Pittsburgh, PA 15205
Date: Saturday, September 22, 2018
Time: 10 a.m. - 4 p.m.

Bodily Injury and Property Damage Liability \$5,000,000

Personal and Advertising Injury Liability \$5,000,000

Additional Insured:

Robinson Mall Associates, LLC
QIC Properties US, Inc.
QIC US Management, Inc., its subsidiaries, and affiliates

This Endorsement modifies insurance provided under the following Coverage Section(s):

1. Bodily Injury and Property Damage Liability – Coverage Section A
Personal and Advertising Injury Liability – Coverage Section B

The Limits of Liability shown in the Declarations for Coverage Sections A and B are deleted and replaced by the Limits shown in the Schedule for the Special Event described above.

2. Who Is An Insured (Section II.A.) is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule if applicable, but only with respect to its liability for bodily injury, property damage or personal and advertising injury arising out of your acts or omissions or the acts or omissions of those acting on your behalf in connection with the Special Event shown in the Schedule, subject to the following additional exclusions.

Special Event Endorsement

This insurance does not apply to any occurrence which takes place after the Special Event in the Schedule has terminated.

This insurance does not apply to liability for bodily injury, property damage or personal and advertising injury arising out of, in whole or in part, the acts or omissions of the additional insured or any person or organization acting on behalf of such additional insured.

However:

- a. The insurance afforded to such additional insured only applies to the extent permitted by law; and
 - b. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.
3. With respect to the insurance afforded to these additional insureds, the following is added to Section II. B. -- General Aggregate:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

- a. Required by the contract or agreement; or
- b. Available under the applicable Limits of Insurance shown in the Schedule

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

All other terms and conditions contained in the policy remain in full force and effect.

Description: Robinson Mall Associates, LLC; QIC Properties US, Inc; and QIC US Management, Inc; as additional insureds



Policy Change No.

Pesticide or Herbicide Applicator Liability

Named Insured: Pittsburgh Housing Authority, PA
Policy Number: HARRG-578-187694-2019
Policy Effective Date: 01/01/2019
Issue Date: 12/26/2018
Premium: \$0

Effective From: 01/01/2019 at the time of day the policy becomes effective.

The Insurance is Amended as follows:

This coverage modifies insurance provided under the following section:

Bodily Injury and Property Damage Liability - Coverage Section A

Pesticide or Herbicide Applicator Schedule:

Pesticide or Herbicide Applicator Sub-limits:

\$50,000 Each Occurrence

\$50,000 Aggregate

Deductible: \$2,500 Each Occurrence

- A. With respect to pesticide or herbicide operations, General Exclusion Section E.7.a.(1) does not apply to bodily injury or property damage arising out of sudden and accidental discharge, dispersal, release or escape of pesticides or herbicides.

- B. The coverage afforded by this Schedule does not apply to:
 - (i) bodily injury or property damage arising out of a violation of any law, statute, regulation, edict, ordinance or other legislation or enactment issued by any state, federal, local, or other governmental authority; or
 - (ii) the use of any pesticide or herbicide that is prohibited by:
 - (a) The Environmental Protection Agency
 - (b) The Food and Drug Administration; or
 - (c) Any other federal, state or local governmental authority.

Subparagraph (ii) does not apply to the application of any pesticide or herbicide for its intended use prior to the date its use or application is prohibited.

- C. The following is added to Coverage Sections A. 3. Limits of Coverage:
 - (f.) With respect to bodily injury or property damage arising out of the discharge, dispersal, release or escape of pesticides or herbicides, the most we will pay per occurrence is the Per Occurrence Pesticide or Herbicide Applicator Sub-Limit shown in the Schedule herein.

However the most we will pay for all damages resulting from bodily injury and property damage occurring within the policy period arising out of the discharge, dispersal, release or escape of pesticides or herbicides, is the Pesticide or Herbicide Applicator Aggregate Sub-Limit shown in the Schedule herein.

All other terms and conditions contained in the policy remain in full force and effect.

Please Read This Notice Carefully

SUMMARY OF CHANGES

Liability Policy Revisions Housing Authority Risk Retention Group (HARRG)

Effective 7/1/2018

No coverage is provided by this notice, nor does it replace any provisions of your policy. If there are any discrepancies between the policy and this notice,
the provisions of the policy govern.

Amend General Conditions – Risk Action Management Plan – HACL 412: The Risk Action Management Plan (RAMP) has been retired. Risk Control and Consulting is working with their Committee to develop a new program for the benefit of members. The informational endorsement, Amend General Conditions – Risk Action Management Plan – HACL 412, it being removed from all policies on renewal, starting with policies effective July 1, 2018 and subsequent. This change does not affect coverage.

POLICYHOLDER NOTICE

COMMERCIAL LIABILITY DEDUCTIBLE

No coverage is provided by this notice, nor does it replace any provisions of your policy. Read your policy and review your Declarations for complete information on the coverage provided.

Your Commercial Liability policy may include a “per accident,” “per occurrence,” “per wrongful act,” or other type of deductible. If we pay a claim on your behalf, we will pay the claimant and expenses related to that claim. You will be responsible for reimbursement of the deductible amount shown on your policy declarations page and in accordance with the terms and conditions of your policy.

We will send you periodic invoices for these deductible amounts. These invoices will show claim details for those payments made on your behalf and the amount of reimbursement due to us. These invoices must be paid by the due date.

Should you have any questions about your deductible program, please contact your underwriter.

**IMPORTANT NOTICE TO POLICYHOLDERS PRODUCERS
COMPENSATION DISCLOSURE**

THIS NOTICE DOES NOT AMEND ANY PROVISION OF OR AFFORD ANY COVERAGE UNDER YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY PROVISIONS AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS.

HAI Group is a registered trademark for our family of insurance companies.

Housing Insurance Services (HIS) represents insurance companies and in such capacity will provide services to you relating to your insurance coverage.

HIS will receive compensation from the insurance companies if you choose to purchase the proposed coverage.

In many cases, HIS will obtain proposals from other insurers offering coverage in connection with the insurance programs. You may obtain more information about the compensation expected to be received by HIS, and the compensation expected to be received based in whole or in part on any alternative quotes by requesting such information from HIS – Agency Operations Department, at 203-272-8220 or 1-800-873-0242.



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: Occurrence	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: Occurrence	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate United States Department of Housing and Urban Development

Holder: 451 7th Street, S.W.
Washington, DC 20410

Company: Housing Authority Risk Retention Group, Inc.

THIS IS TO CERTIFY THAT THE POLICIES LISTED ABOVE HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY CLAIMS PAID. THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES ABOVE.

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 90 days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligations or liability of any kind upon the company, its agents, or representatives.

Signature of Authorized Representative



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, Endorsement: 01-10A-01-2019-7

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: Occurrence	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: Occurrence	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate: Key Government Finance, Inc. ISAOA

Holder: 726 Exchange Street
Suite 900
Buffalo, NY 14210

Company: Housing Authority Risk Retention Group, Inc.

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Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 90 days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligations or liability of any kind upon the company, its agents, or representatives.

Signature of Authorized Representative



189 Commerce Court
 PO Box 189
 Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
 fax 203-271-2265
 www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, **Endorsement:** 01-10A-02-2019-8

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
 Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: Occurrence	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: Occurrence	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate: Grand Capital Management Inc and Its Assigns

Holder: 8894 Stanford Blvd
 Suite 203
 Columbia, MD 21045

Company: Housing Authority Risk Retention Group, Inc.

THIS IS TO CERTIFY THAT THE POLICIES LISTED ABOVE HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY CLAIMS PAID. THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES ABOVE.

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 90 days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligations or liability of any kind upon the company, its agents, or representatives.

Signature of Authorized Representative



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, Endorsement: 01-10A-03-2019-9

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: Occurrence	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: Occurrence	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate Holder: Urban Redevelopment Authority of Pittsburgh

200 Ross St
Pittsburgh, PA 15219

Company: Housing Authority Risk Retention Group, Inc.

THIS IS TO CERTIFY THAT THE POLICIES LISTED ABOVE HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY CLAIMS PAID. THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES ABOVE.

Should any of the above described policies be cancelled before the expiration date thereof, the issuing company will endeavor to mail 90 days written notice to the certificate holder named above, but failure to mail such notice shall impose no obligations or liability of any kind upon the company, its agents, or representatives.

Signature of Authorized Representative



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, Endorsement: 01-10A-04-2019-10

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: Occurrence	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: Occurrence	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate: Urban Redevelopment Authority of Pittsburgh

Holder: 200 Ross St
Pittsburgh, PA 15219

Company: Housing Authority Risk Retention Group, Inc.

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Signature of Authorized Representative



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, Endorsement: 01-055-01-2019-11

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: <u>Occurrence</u>	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: <u>Occurrence</u>	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: <u>Claims Made</u> Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate: Pac-Van, Inc

Holder: 2004 McKees Rocks Road
McKees Rocks, PA 15136

Company: Housing Authority Risk Retention Group, Inc.

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Signature of Authorized Representative



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

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fax 203-271-2265
www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, Endorsement: 01-10A-05-2019-12

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: Occurrence	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: Occurrence	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate Banc of America Leasing & Capital LLC, ISAOA ATIMA

Holder: Global Client Services & Operations
Po Box 4431
Atlanta, GA 303024431

Company: Housing Authority Risk Retention Group, Inc.

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Signature of Authorized Representative



189 Commerce Court
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Cheshire, CT 06410-0189

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fax 203-271-2265
www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, Endorsement: 01-10A-06-2019-13

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: Occurrence	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: Occurrence	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate: KaBoom

Holder: 4301 Connecticut NW, Suite ML-1
Washington, DC 20008

Company: Housing Authority Risk Retention Group, Inc.

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Signature of Authorized Representative



189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, Endorsement: 01-10A-07-2019-14

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: <u>Occurrence</u>	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: <u>Occurrence</u>	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: <u>Claims Made</u> Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000
		Athletic Sport Sub-Limit
		Per Occurrence: \$ 250,000
		Aggregate: \$ 250,000
		Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate Holder: Dr. Pepper Snapple Group
5301 Legacy Drive
Plano, TX 75024

Company: Housing Authority Risk Retention Group, Inc.

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Signature of Authorized Representative



189 Commerce Court
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Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
fax 203-271-2265
www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, Endorsement: 01-10A-08-2019-15

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: Occurrence	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: Occurrence	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate Union Real Estate Company,
Holder: Agent for Owners of Carrick Shopping Center
301 Grant Street
Suite 1250
Pittsburgh, PA 15219

Company: Housing Authority Risk Retention Group, Inc.

THIS IS TO CERTIFY THAT THE POLICIES LISTED ABOVE HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY CLAIMS PAID. THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES ABOVE.

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Signature of Authorized Representative



189 Commerce Court
 PO Box 189
 Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
 fax 203-271-2265
 www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, **Endorsement:** 01-10A-09-2019-16

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
 Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A : Bodily Injury and Property Damage Liability: Occurrence	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B : Personal and Advertising Injury Liability: Occurrence	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Proof of Insurance

Certificate: Allegheny County Housing Authority

Holder: 625 Stanwix Street
 12th Floor
 Pittsburgh, PA 152221417

Company: Housing Authority Risk Retention Group, Inc.

THIS IS TO CERTIFY THAT THE POLICIES LISTED ABOVE HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY CLAIMS PAID. THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES ABOVE.

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Signature of Authorized Representative



189 Commerce Court
 PO Box 189
 Cheshire, CT 06410-0189

203-272-8220 or 800-873-0242
 fax 203-271-2265
 www.housingcenter.com

CERTIFICATE OF INSURANCE

ID: 578, **Endorsement:** 01-006-01-2019-17

Issue Date: 12/26/2018

Insured: Housing Authority of the City of Pittsburgh

Address: 200 Ross Street, 7th Floor
 Pittsburgh, PA 15219-5219

Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-187694-2019	General Aggregate: \$ 5,000,000
[X] Coverage A: Bodily Injury and Property Damage Liability: Occurrence	Effective Date: 01/01/2019 12:01 AM	Per Occurrence: \$ 5,000,000
[X] Coverage B: Personal and Advertising Injury Liability: Occurrence	Expiration Date: 01/01/2020 12:01 AM	Personal and Adv Inj: \$ 5,000,000
[X] Coverage E: Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		Fire Damage Sub-Limit: \$ 250,000 Athletic Sport Sub-Limit Per Occurrence: \$ 250,000 Aggregate: \$ 250,000 Mold, Other Fungi or Bacteria: \$ 500,000

Description: Robinson Mall Associates, LLC; QIC Properties US, Inc; and QIC US Management, Inc; as additional insureds

Certificate Holder: Robinson Mall Associates, LLC.; QIC Properties US, Inc; and QIC US Management, Inc., its subsidiaries, and affiliates
 100 Robinson Centre Drive
 Pittsburgh, PA 15205

Company: Housing Authority Risk Retention Group, Inc.

THIS IS TO CERTIFY THAT THE POLICIES LISTED ABOVE HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY CLAIMS PAID. THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES ABOVE.

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Signature of Authorized Representative



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Cheshire, CT 06410-0189
800-873-0242**

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HAJA 1004 01 14

**COMMERCIAL OUTPUT PROGRAM
DECLARATIONS**



Issue Date: Dec 26, 2018

Policy Number: HAPI-578-187693-2019

COMPANY: Housing Authority Property Insurance, A Mutual Company 189 Commerce Court, Cheshire, Connecticut 06410-0189	AGENT or BROKER: Housing Insurance Services, Inc. 189 Commerce Court, Cheshire, Connecticut 06410-0189
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NAMED INSURED:	Housing Authority of the City of Pittsburgh		
MAILING ADDRESS:	200 Ross Street, 7th Floor Pittsburgh	PA	15219-5219

POLICY PERIOD: FROM 01/01/2019 TO 01/01/2020	12:01 A.M. Standard Time at Your Mailing Address
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IN RETURN FOR YOUR PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE TO PROVIDE THE COMMERCIAL OUTPUT PROGRAM INSURANCE AS DESCRIBED IN THIS POLICY.

BUSINESS DESCRIPTION: Habitational

FORMS APPLICABLE TO ALL COVERAGES: See Attached Schedule of Forms
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PREMIUM: Commercial Property Terrorism	Annual Premium
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This company has caused this policy to be signed by its authorized representative.

Authorized Signature: 	Date: 12/26/2018
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SCHEDULE OF FORMS

Form Number	Form Title
HAJA 1004 01 14	Policy Jacket
HACP 2001 09 15	Commercial Output Program Declaration
HACP 1052 04 15	Location Schedule
HACP 1051 04 15	Schedule of Coverages
HACP 2003 01 08	Premium Breakdown Schedule
CL 0100 03 99	Common Policy Conditions
CL 0700 10 06	Virus or Bacteria Exclusion
CL 0600 01 15	Certified Terrorism Loss
CL 0605 01 15	Certified Terrorism Loss Disclosure of Premium and Federal Share of Insured Losses
CO 1000 10 02	Commercial Output Program - Property Coverage Part
CO 1227 05 02	Scheduled Locations Endorsement
CO 1293 11 03	Limited Fungus and Related Perils Coverage
CO 1080 11 03	Limited Fungus and Related Perils - Blanket Limit
HACP 2005 03 18	Public Housing Authority Endorsement
HACP 2006 09 13	Housing Plus
CO 1286 04 02	Off-Premises Utility Service Interruption Coverage
HACP 2067 03 17	Limited Loss Due to By-Products of Production or Processing Operations (Rental Properties)
CO 1232 04 02	Loss Payable Options
CO 1072 04 02	Loss Payable Schedule
CO 1001 04 02	Commercial Output Program - Income Coverage Part
CO 1281 04 02	Waiting Period - Income Coverage
HACP 2045 03 17	Flood Endorsement
HACP 2044 11 13	Flood Definition
HACP 2050 09 14	Earthquake Endorsement
CO 1005 04 02	Spoilage Coverage Part - Blanket Coverage
CL 0124 10 06	Amendatory Endorsement - Pennsylvania
CO 0411 10 06	Amendatory Endorsement - Pennsylvania
ML 0120 03 99	Insurance Consultation Services Exemption Act - Notice
HACP 2034 04 12	Dividends Endorsement

SCHEDULE OF FORMS

POLICYHOLDER NOTICES

***** PLEASE READ THE ENCLOSED IMPORTANT NOTICES *****

HAPN 4030 03 17	Important Notice to Policyholders - Producers Compensation Disclosure
HAPN 4089 03 18	Summary of Changes
HAPN 4097 06 18	Summary of Changes - PHA Endorsement

Insured Name: Housing Authority of the City of Pittsburgh
 Policy Number: HAPI-578-187693-2019
 Endorsement Effective Date: 01/01/2019

LOCATION SCHEDULE

With respect to each covered location, the sum of the Business Personal Property limits for each building at such covered location applies on a blanket basis on any one such building.

Coverage provided by the Commercial Output Program applies only to "covered locations" described below. Refer to the Schedule of Coverages endorsement for applicable "limits" for types of covered property, coverage extensions and supplemental coverages.

Earthquake coverage applies at "covered locations" shown with an "X."

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Caliguri Hi-Rise 801 E. Warrington Avenue Pittsburgh, PA 15210	B	\$13,944,814	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Carrick Regency Hi-Rise 2129 Brownsville Road Pittsburgh, PA 15210	B	\$7,332,150	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Finello Pavilion Hi-Rise 3206 Niagara Street Pittsburgh, PA 15213	B	\$6,947,616	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Gualtieri Manor Hi-Rise 2125 Los Angeles Pittsburgh, PA 15216	B	\$3,190,228	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Mazza Pavilion Hi-Rise 920 Brookline Boulevard Pittsburgh, PA 15226	B	\$3,574,146	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Morse Gardens Hi-Rise 2416 Sarah Street Pittsburgh, PA 15203	B	\$8,471,937	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Murray Tower Hi-Rise 2835 Murray Towers Pittsburgh, PA 15217	B	\$8,138,060	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Pennsylvania Bidwell Hi-Rise 1014 Sheffield Street Pittsburgh, PA 15233	B	\$22,017,979	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Pressley Street Hi-Rise 601 Pressley Street Pittsburgh, PA 15212	B	\$36,248,489	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites Woodbourne, Dunster, Walton, Lad Pittsburgh, PA 15220	B	\$5,645,288	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites Merle, Aple, Woodward, Robinson, Pittsburgh, PA 15220	B	\$1,252,718	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Ujamma Center 1900 Bradhead Road Pittsburgh, PA 15205	B	\$543,456	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Computer Center 1205 Liverpool St. Pittsburgh, PA 15233	B	\$568,612	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Gym 930 Creswell St. Pittsburgh, PA 15210	B	\$543,546	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Garage 2200 Arlington Pittsburgh, PA 15210	B	\$543,546	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Recreation Center 533 Mt. Pleasant Rd. Pittsburgh, PA 15214	B	\$543,546	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Maintenance Garage 647 Mt. Pleasant Rd. Pittsburgh, PA 15214	B	\$468,750	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Community Building 2136 Elmore Sq. Pittsburgh, PA 15219	B	\$543,546	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Boiler Room 2136 Bently Dr. Pittsburgh, PA 15219	B	\$97,000	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Elmore Square Boiler Room 2166 Elmore Sq. Pittsburgh, PA 15219	B	\$93,750	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Central Maintenance 201 Kirkpatrick St. Pittsburgh, PA 15219	B	\$1,722,188	RC	N/A			X
	BPP	\$400,000	RC	N/A			X
	IN	\$0		100%			
Recreation Center 2305 Bedford St. Pittsburgh, PA 15219	B	\$543,546	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Boiler House 2285 Sommers Dr. Pittsburgh, PA 15219	B	\$93,750	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Family Investment Center 10 Albertise St. Pittsburgh, PA 15208	B	\$568,612	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Community Building 895 Johnson Ave. Pittsburgh, PA 15207	B	\$543,546	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny House 1305 Allegheny Ave. Pittsburgh, PA 15233	B	\$241,000	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Leased Office Space 200 Ross St. Pittsburgh, PA 15219	BPP	\$1,860,000	RC	N/A			X
	IN	\$0		100%			
Leased Office Space 100 Ross St. Pittsburgh, PA 15219	BPP	\$20,000	RC	N/A			X
	IN	\$0		100%			
Leased Storage Space 400 N. Lexington Ave. Pittsburgh, PA 15208	BPP	\$350,000	RC	N/A			X
	IN	\$0		100%			
Historical Building - Storage 1305 Allegheny Ave. Pittsburgh, PA 15210	B	\$332,630	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Site 1380 Harlow Street Pittsburgh, PA 15220	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Site 1612 Cumberland Street Pittsburgh, PA 15219	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Site 1309 Dickens Street Pittsburgh, PA 15220	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Site 1311 Justine Street Pittsburgh, PA 15204	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Site 1312 Cumberland Street Pittsburgh, PA 15205	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Site 3836 Haven Street Pittsburgh, PA 15204	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Site 2838 Middletown road Pittsburgh, PA 15204	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Site 1240 Straka Street Pittsburgh, PA 15204	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Site 1380 Harlow Street Pittsburgh, PA 15204	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Site 3844 Windgap Avenue Pittsburgh, PA 15204	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Site 138 Bodkin Street Pittsburgh, PA 15226	B	\$120,113	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 3757 BEECHWOOD BLVD Pittsburgh, PA 15220	B	\$164,751	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 5811 EAST BLACK ST Pittsburgh, PA 15220	B	\$164,751	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 6510 ROSEMOOR ST Pittsburgh, PA 15220	B	\$164,751	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 5527 WILKINS AVE Pittsburgh, PA 15220	B	\$164,751	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 147-149 ALLUVIAN ST Pittsburgh, PA 15220	B	\$295,651	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 151-153 ALLUVIAN ST Pittsburgh, PA 15220	B	\$295,651	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 155-157 ALLUVIAN ST Pittsburgh, PA 15220	B	\$295,651	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 1605-1607 CANTON AVE Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1609-1611 CANTON AVE Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1613-1615 CANTON AVE Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 315 FLOWERS AVE Pittsburgh, PA 15220	B	\$164,751	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 4616-4618 MONONGAHELA ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 4620-4622 MONONGAHELA ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 4624-4626 MONONGAHELA ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 4628-4630 MONONGAHELA ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 4632-4634 MONONGAHELA ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 4730-4732 SYLVAN AVE Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1111-1113 FAULKNER ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1115-1117 FAULKNER ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

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Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 1208-1210 FAULKNER ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1212-1214 FAULKNER ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 2649-2651 GLASGOW ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 2703 SACRAMENTO AVE Pittsburgh, PA 15220	B	\$164,751	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 2700-2702 SACRAMENTO AVE Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 2704-2706 SACRAMENTO AVE Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 2708-2710 SACRAMENTO AVE Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1212 STANHOPE ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1214 STANHOPE ST Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 324-326 WYCOFF AVE Pittsburgh, PA 15220	B	\$368,376	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2227-2241 SOMERS DR Pittsburgh, PA 15220	B	\$773,973	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2243-2257 SOMERS DR Pittsburgh, PA 15220	B	\$773,885	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Bedford Dwellings 2259-2273 SOMERS DR Pittsburgh, PA 15220	B	\$773,885	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2275-2289 SOMERS DR Pittsburgh, PA 15220	B	\$773,885	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2255-2261 BEDFORD AVE Pittsburgh, PA 15220	B	\$2,008,110	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Bedford Dwellings 2263-22699 BEDFORD AVE Pittsburgh, PA 15220	B	\$2,008,110	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2275-2281 BEDFORD AVE Pittsburgh, PA 15220	B	\$2,008,110	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2405-2407 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,091,398	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Bedford Dwellings 2409-2411 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,091,398	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2421-2423 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,091,398	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2435-2437 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,091,398	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Bedford Dwellings 2435 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,091,398	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2457-2467 CHAUNCEY DR Pittsburgh, PA 15220	B	\$610,043	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2469-2483 CHAUNCEY DR Pittsburgh, PA 15220	B	\$773,885	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Bedford Dwellings 2505-2519 CHAUNCEY DR Pittsburgh, PA 15220	B	\$773,885	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2521-2525 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,557,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2527-2533 CHAUNCEY DR Pittsburgh, PA 15220	B	\$2,008,110	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Bedford Dwellings 2535-2541 CHAUNCEY DR Pittsburgh, PA 15220	B	\$2,008,110	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2543-2545 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,091,398	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2547-2549 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,091,398	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Bedford Dwellings 2515-2519 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,557,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2507-2511 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,557,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2445-2449 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,557,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Bedford Dwellings 2439-2443 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,557,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2427-2431 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,557,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2421-2425 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,557,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Bedford Dwellings 2407-2411 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,557,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Bedford Dwellings 2401-2405 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,557,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Arlington Heights 3006-3018 ARLINGTON AVE Pittsburgh, PA 15220	B	\$2,010,031	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Arlington Heights 3026-3038 ARLINGTON AVE Pittsburgh, PA 15220	B	\$1,559,157	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Arlington Heights 3047-3059 ARLINGTON AVE Pittsburgh, PA 15220	B	\$1,559,157	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Arlington Heights 3111-3123 CORDELL PL Pittsburgh, PA 15220	B	\$1,559,157	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Arlington Heights 3141-3155 CORDELL PL Pittsburgh, PA 15220	B	\$2,010,188	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Arlington Heights 3142-3154 CORDELL PL Pittsburgh, PA 15220	B	\$2,010,188	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Arlington Heights 3128-3140 CORDELL PL Pittsburgh, PA 15220	B	\$2,010,188	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Allegheny Dwellings 1803-1815 BELLEAU DR Pittsburgh, PA 15220	B	\$1,646,851	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1729-1741 BELLEAU DR Pittsburgh, PA 15220	B	\$1,646,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1711-1723 BELLEAU DR Pittsburgh, PA 15220	B	\$1,646,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Allegheny Dwellings 1817-1829 LETSCHE ST Pittsburgh, PA 15220	B	\$1,646,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1723-1735 LETSCHE ST Pittsburgh, PA 15220	B	\$1,646,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1701-1707 BELLEAU DR Pittsburgh, PA 15220	B	\$1,152,402	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Allegheny Dwellings 1700-1704 BELLEAU DR Pittsburgh, PA 15220	B	\$1,152,402	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1710-1714 BELLEAU DR Pittsburgh, PA 15220	B	\$1,886,732	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1716-1718 BELLEAU DR Pittsburgh, PA 15220	B	\$1,152,402	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Allegheny Dwellings 1728-1732 BELLEAU DR Pittsburgh, PA 15220	B	\$1,646,611	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1734-1736 BELLEAU DR Pittsburgh, PA 15220	B	\$1,403,927	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1631-1637 SANDUSKY CT Pittsburgh, PA 15220	B	\$1,776,972	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Allegheny Dwellings 1630-1634 SANDUSKY CT Pittsburgh, PA 15220	B	\$715,588	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1625-1629 SANDUSKY CT Pittsburgh, PA 15220	B	\$1,364,125	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1611-1615 SANDUSKY CT Pittsburgh, PA 15220	B	\$715,588	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Allegheny Dwellings 1616-1624 SANDUSKY CT Pittsburgh, PA 15220	B	\$1,364,125	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Allegheny Dwellings 1604-1614 SANDUSKY CT Pittsburgh, PA 15220	B	\$1,364,125	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 701-711 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,346	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 717-729 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 735-747 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 749-759 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 817-823 MT PLEASANT RD Pittsburgh, PA 15220	B	\$634,530	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 839-851 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 855-867 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 869-883 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 872-884 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 854-868 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 840-852 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 820-834 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 808-818 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 800-806 MT PLEASANT RD Pittsburgh, PA 15220	B	\$634,530	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 750-760 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 736-748 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 716-730 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 700-714 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 634-646 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 614-624 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 600-610 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 374-380 PENFORT ST Pittsburgh, PA 15220	B	\$634,530	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 366-372 PENFORT ST Pittsburgh, PA 15220	B	\$634,530	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 352-358 PENFORT ST Pittsburgh, PA 15220	B	\$634,530	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 338-346 PENFORT ST Pittsburgh, PA 15220	B	\$779,060	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 318-328 PENFORT ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 256-268 PENFORT ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 238-250 PENFORT ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 222-234 PENFORT ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 202-216 PENFORT ST Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 174-188 PENFORT ST Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 200-210 LAMAR ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 105-115 PENFORT ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 119-133 PENFORT ST Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 139-151 PENFORT ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 155-169 PENFORT ST Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 173-187 PENFORT ST Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 359-369 PENFORT ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 381-387 PENFORT ST Pittsburgh, PA 15220	B	\$634,530	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 538-550 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 160-174 HAZLETT ST Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 144-156 HAZLETT ST Pittsburgh, PA 15220	B	\$1,056,703	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 126-138 HAZLETT ST Pittsburgh, PA 15220	B	\$1,056,703	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 106-120 HAZLETT ST Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 107-117 HAZLETT ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 125-139 HAZLETT ST Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 147-159 HAZLETT ST Pittsburgh, PA 15220	B	\$1,056,703	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 165-177 HAZLETT ST Pittsburgh, PA 15220	B	\$1,056,703	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 510-524 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 1320-1130 CHICAGO ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 1300-1310 CHICAGO ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 1309-1315 CHICAGO ST Pittsburgh, PA 15220	B	\$634,530	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 1321-1333 CHICAGO ST Pittsburgh, PA 15220	B	\$1,056,703	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 432-446 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 414-428 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 400-410 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 374-384 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 360-370 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 338-3448 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 324-334 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 305-315 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 323-337 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,196,705	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 341-351 MT PLEASANT RD Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 357-363 MT PLEASANT RD Pittsburgh, PA 15220	B	\$634,530	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 415-427 MT PLEASANT RD Pittsburgh, PA 15220	B	\$5,385,268	RC	N/A			X
	BPP	\$13,500	RC	N/A			X
	IN	\$0		100%			
Northview Heights 437-443 MT PLEASANT RD Pittsburgh, PA 15220	B	\$634,530	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 1413-1425 CHICAGO ST Pittsburgh, PA 15220	B	\$1,056,703	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 1429-1441 CHICAGO ST Pittsburgh, PA 15220	B	\$1,056,703	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 1461-1471 CHICAGO ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 1475-1485 CHICAGO ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Northview Heights 1487-1493 CHICAGO ST Pittsburgh, PA 15220	B	\$634,530	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 1472-1482 CHICAGO ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights 1460-1470 CHICAGO ST Pittsburgh, PA 15220	B	\$918,399	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Auburn Towers 6248-6256 AUBURN ST Pittsburgh, PA 15220	B	\$640,217	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Auburn Towers 6238-6246 AUBURN ST Pittsburgh, PA 15220	B	\$640,217	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Auburn Towers 6226-6234 AUBURN ST Pittsburgh, PA 15220	B	\$640,217	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Auburn Towers 6214-6222 AUBURN ST Pittsburgh, PA 15220	B	\$640,217	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Auburn Towers 6200-6208 AUBURN ST Pittsburgh, PA 15220	B	\$640,217	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Auburn Towers 6201-6209 AUBURN ST Pittsburgh, PA 15220	B	\$640,217	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 246-254 AMBER ST Pittsburgh, PA 15220	B	\$657,182	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1603 BALLINGER ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1611 BALLINGER ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 952 BAYRIDGE AVE Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 3773 BEECHWOOD AVE Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 3564 BRIGHTON RD Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 5465 BROAD ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 223-229 CARRINGTON ST Pittsburgh, PA 15220	B	\$474,589	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 411 CHATAUQUA ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 1541 CHELTON AVE Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 212-218 CLOVER ST Pittsburgh, PA 15220	B	\$474,589	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1245 CRANE ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 2113-2135 ECCLES ST Pittsburgh, PA 15220	B	\$1,009,748	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1602 FIAT ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 515-535 FRAYNE ST Pittsburgh, PA 15220	B	\$1,009,748	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 6947 HAMILTON AVE Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1216-1218 HAMLIN ST Pittsburgh, PA 15220	B	\$237,342	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1415 KENBURMA AVE Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 1615 KIRALFY ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1309 METHYL ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 712-730 MONTTOOTH ST Pittsburgh, PA 15220	B	\$1,240,848	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 2534 NEELD AVE Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1323 OAKHILL ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 33 PENN CIRCLE WEST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 35 PENN CIRCLE WEST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 39 PENN CIRCLE WEST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 43 PENN CIRCLE WEST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 45 PENN CIRCLE WEST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 213-219 ROTHMAN ST Pittsburgh, PA 15220	B	\$538,519	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 6535 ROWAN ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 1429-1431 SANDUSKY ST Pittsburgh, PA 15220	B	\$293,026	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 111 SCHENLEY MANOR DR Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 112 SCHENLEY MANOR DR Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 142 SEBRING AVE Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 219 SEBRING AVE Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 948 SHADYCREST RD Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 1217-1219 SHEFFIELD ST Pittsburgh, PA 15220	B	\$237,342	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 7314 SOMERSET ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1406 STEUBEN ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 254 TRAVELLA BLVD Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 221 WAYSIDE ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 2337 WOLFORD ST Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 2069 WOODWARD AVE Pittsburgh, PA 15220	B	\$118,671	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 66-68 BOND ST Pittsburgh, PA 15220	B	\$244,742	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 208-214 FAIRVIEW ST Pittsburgh, PA 15220	B	\$543,546	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 301-303 GLASGOW ST Pittsburgh, PA 15220	B	\$295,651	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 1234-1240 LAKEWOOD ST Pittsburgh, PA 15220	B	\$543,546	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 744-752 LITCHFIELD ST Pittsburgh, PA 15220	B	\$543,546	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 2746-2748 SACRAMENTO AVE Pittsburgh, PA 15220	B	\$295,651	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 817-827 SHERWOOD AVE Pittsburgh, PA 15220	B	\$783,563	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Scattered Sites 714-716 VALONIA ST Pittsburgh, PA 15220	B	\$295,651	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Scattered Sites 805-813 WYMORE ST Pittsburgh, PA 15220	B	\$543,546	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Northview Heights Highrise 533 MT Pleasant Rd Pittsburgh, PA 15214 PA 01-09 /PA 01	B	\$13,590,312	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2051 - 2057 Bentley Drive 493 - 510 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Addison Terrace 2061 - 2067 Bentley Drive 511 - 532 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2071 - 2077 Bentley Drive 533 - 556 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2081 - 2087 Bentley Drive 557 - 580 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Addison Terrace 2101 - 2109 Bentley Drive 581 - 598 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2115 - 2127 Bentley Drive 599 - 616 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2132 - 2136 Bentley Drive 617 - 634 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Addison Terrace 2124 - 2128 Bentley Drive 635 - 652 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2118 - 2122 Bentley Drive 653 - 670 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2112 - 2118 Bentley Drive 671 - 688 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Addison Terrace 2106 - 2110 Bentley Drive 689 - 706 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2100 - 2104 Bentley Drive 707 - 724 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2080 - 2086 Bentley Drive 725 - 748 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Addison Terrace 2060 - 2066 Bentley Drive 749 - 772 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2054 - 2058 Bentley Drive 773 - 790 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Addison Terrace 2050 - 2052 Bentley Drive 791 - 802 Pittsburgh, PA 15219	B	\$274,764	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Homewood North 1246 - 1258 Nolan Court 1 - 7 Pittsburgh, PA 15208	B	\$873,245	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 1234 - 1244 Nolan Court 8 -13 Pittsburgh, PA 15208	B	\$768,012	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 1224 - 1232 Nolan Court 14 - 18 Pittsburgh, PA 15208	B	\$768,012	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Homewood North 1208 - 1222 Nolan Court 19 - 26 Pittsburgh, PA 15208	B	\$987,431	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 1260 - 1276 Nolan Court 27 - 35 Pittsburgh, PA 15208	B	\$768,012	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 1200 - 1206 Mohler Street 36 - 39 Pittsburgh, PA 15208	B	\$768,011	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Homewood North 1201 - 1211 Mohler Street 40 - 45 Pittsburgh, PA 15208	B	\$768,012	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 1213 - 1225 Mohler Street 46 - 52 Pittsburgh, PA 15208	B	\$873,245	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 1227 - 1239 Mohler Street 53 - 59 Pittsburgh, PA 15208	B	\$873,245	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Homewood North 1241 - 1255 Mohler Street 60 - 67 Pittsburgh, PA 15208	B	\$987,431	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 1294 - 1302 Ferris Court 68 - 72 Pittsburgh, PA 15208	B	\$768,012	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 1304 - 1316 Ferris Court 81 - 87 Pittsburgh, PA 15208	B	\$873,245	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Homewood North 1318 - 1330 Heart Court 88 - 94 Pittsburgh, PA 15208	B	\$873,245	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 1332 - 1346 Heart Court 95 - 102 Pittsburgh, PA 15208	B	\$987,431	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 7416 - 7422 Stranahan Street 103 - Pittsburgh, PA 15208	B	\$768,012	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Homewood North 7400 - 7414 Stranahan Street 107 - Pittsburgh, PA 15208	B	\$987,431	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 7505 - 7519 Upland Street 115 - 122 Pittsburgh, PA 15208	B	\$987,431	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Homewood North 7335 - 7343 Upland Street 123 - 127 Pittsburgh, PA 15208	B	\$768,012	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Homewood North 7330 - 7344 Upland Street 128 - 135 Pittsburgh, PA 15208	B	\$987,431	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
East Liberty Gardens 2-8 Ipswich Court Pittsburgh, PA 15206	B	\$453,708	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			
East Liberty Gardens 1-15 Ipswich Court Pittsburgh, PA 15206	B	\$928,589	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
East Liberty Gardens 2-16 Gilford Court Pittsburgh, PA 15206	B	\$928,589	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			
East Liberty Gardens 1-11 Gilford Court Pittsburgh, PA 15206	B	\$696,442	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			
East Liberty Gardens 2-12 Esmond Court Pittsburgh, PA 15206	B	\$680,562	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
East Liberty Gardens 1-23 Esmond Court Pittsburgh, PA 15206	B	\$1,229,548	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,605		100%			
East Liberty Gardens 2-24 Cambria Court Pittsburgh, PA 15206	B	\$1,229,548	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$83,000		100%			
East Liberty Gardens 1-11 Cambria Court Pittsburgh, PA 15206	B	\$696,442	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
East Liberty Gardens 1-5 Blanford Court Pittsburgh, PA 15206	B	\$340,281	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			
East Liberty Gardens 2-8 Blanford Court Pittsburgh, PA 15206	B	\$453,708	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			
East Liberty Gardens 1 Dudley Court Pittsburgh, PA 15206	B	\$113,427	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
East Liberty Gardens 3-15 Dudley Court Pittsburgh, PA 15206	B	\$680,562	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			
East Liberty Gardens 2-12 Dudley Court Pittsburgh, PA 15206	B	\$680,562	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			
East Liberty Gardens 1-17 Fareham Court Pittsburgh, PA 15206	B	\$453,706	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
East Liberty Gardens 13 Fareham Court Pittsburgh, PA 15206	B	\$113,427	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
East Liberty Gardens 15 Fareham Court Pittsburgh, PA 15206	B	\$113,427	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
East Liberty Gardens 2-22 Fareham Court Pittsburgh, PA 15206	B	\$1,155,443	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$83,000		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
East Liberty Gardens 20 Fareham Court Pittsburgh, PA 15206	B	\$768,012	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
East Liberty Gardens 1-15 Hendon Court Pittsburgh, PA 15206	B	\$928,589	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			
East Liberty Gardens 2-12 Hendon Court Pittsburgh, PA 15206	B	\$680,562	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
East Liberty Gardens 1-23 Jennings Court Pittsburgh, PA 15206	B	\$1,392,884	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$83,000		100%			
Manchester Commons-Phase 2 1017 Pennsylvania Ave. Pittsburgh, PA 15233	B	\$196,849	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Manchester Commons-Phase 2 1019 Pennsylvania Ave. Pittsburgh, PA 15233	B	\$196,849	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage; 'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Manchester Commons-Phase 2 1101 Pennsylvania Ave. Pittsburgh, PA 15233	B	\$196,849	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Manchester Commons-Phase 2 1103 Pennsylvania Ave. Pittsburgh, PA 15233	B	\$196,849	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Manchester Commons-Phase 2 1105 Pennsylvania Ave. Pittsburgh, PA 15233	B	\$172,397	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion;
 FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost;
 S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind
 Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Manchester Commons-Phase 2 1223 Sheffield St. Pittsburgh, PA 15233	B	\$196,849	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Manchester Commons-Phase 2 1225 Sheffield St. Pittsburgh, PA 15233	B	\$172,397	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			
Manchester Commons-Phase 2 1227 Sheffield St. Pittsburgh, PA 15233	B	\$217,088	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Covered Locations Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Manchester Commons-Phase 2 1229 Sheffield St. Pittsburgh, PA 15233	B	\$217,088	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		100%			

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property; E=Wind Exclusion; FRC=Functional Replacement Cost; IN=Earnings, Rents and Extra Expense; RC=Replacement Cost; S=Named Storm Exclusion; T=Theft; WD=Water Damage;'X'%=Wind Deductible (percent); '\$X'=Wind Deductible (dollar); ACV-R = Actual Cash Valuation -Roofs; CD-R = Cosmetic Damage -Roofs"

Insured Name: Pittsburgh Housing Authority, PA
Policy Number: HAPI-578-187693-2019
Endorsement Effective Date: 01/01/2019

SCHEDULE OF COVERAGES COMMERCIAL OUTPUT POLICY

Catastrophe Limit - Unless otherwise specified, the most "we" pay for any combination of or total of losses arising under one or more coverages in any one occurrence is:	Limit \$100,000,000.
Windstorm or Hail Catastrophe Limit - The most "we" pay for loss arising from any one occurrence of Windstorm or Hail is:	Not Purchased

PROPERTY COVERAGE PART

Property Covered:	Limit
Buildings at Scheduled Locations	Refer to Location Schedule
Business Personal Property at Scheduled Locations	Refer to Location Schedule
Newly Built or Acquired Buildings (120 days)	\$2,000,000.
Business Personal Property (BPP) - Acquired Locations (120 days)	\$250,000.
Locations "You" Elect Not To Describe	\$100,000.
Coverage Extensions:	Limit
Debris Removal, Additional Expense	\$250,000.
Emergency Removal (365 days)	Included in Covered Property "limits"
Emergency Removal Expense	\$5,000.
Fraud and Deceit	\$5,000.
Off-Premises Utility Service Interruption [Overhead Transmission Lines Excluded]	\$50,000.

Supplemental Coverages:	Limit
Brands or Labels Expense	\$50,000.
Expediting Expenses	\$50,000.
Fire Department Service Charges	\$25,000.
Inventory and Appraisal Expense	\$50,000.
Ordinance or Law (Undamaged Parts of Buildings)	Included in Building "limits"
Ordinance or Law (Increased Cost to Repair/Cost to Demolish and Clear Site)	\$250,000.
Personal Effects	\$25,000.
Pollutant Cleanup and Removal	\$50,000.
Recharge of Fire Extinguishing Equipment	\$50,000.
Sewer Backup and Water Below the Surface	\$25,000.
Trees, Shrubs, and Plants	\$50,000.
Underground Pipes, Pilings, Bridges, Roadways	\$250,000.
Supplemental Marine Coverages:	Limit
Accounts Receivable	\$100,000.
Electrical or Magnetic Disturbance of Computers	Included in Business Personal Property "limits"
Power Supply Disturbance of Computers	Included in Business Personal Property "limits"
Virus and Hacking Coverage: Limit any one occurrence	\$25,000.
Limit any 12 month period	\$50,000.
Fine Arts	\$100,000.

Off Premises Computers	\$25,000.
Property on Exhibition	\$50,000.
Property in Transit	\$50,000.
Sales Representative Samples	\$50,000.
Software Storage	\$50,000.
Valuable Papers	\$100,000.
Additional Property Subject to Limitations:	
Stamps, Tickets, Letters of Credit	\$5,000.
Deductible	Amount
Policy Deductible: This deductible applies to all covered perils and all "covered locations", except as otherwise specified in the policy.	\$10,000.
Mobile Equipment Deductible: If a value is provided for Mobile Equipment Deductible, this deductible applies to claims arising from covered perils and all "mobile equipment". If no value is provided, the Policy Deductible applies to all covered perils and all "mobile equipment."	
Computers Deductible: If a value is provided for Computers Deductible, this deductible applies to claims arising from covered perils and all "computers". If no value is provided, the Policy Deductible applies to all covered perils and all "computers."	
Automatic Increase Annual Percentage	Not Purchased

INCOME COVERAGE PART

Income Coverage - At "Covered Locations"	Limit
Earnings, "Rents", or Extra Expense at Scheduled Locations	Refer to Location Schedule.
Newly Built or Acquired Locations (120 days)	\$250,000.
Waiting Period - 72 hours	
Coverage Extensions	Limit
Interruption By Civil Authority (30 days)	Included in Earnings and Extra Expense "limits"
Period of Loss Extension (90 days)	Included in Earnings "limits"
Supplemental Coverages	Limit
Computer Virus and Hacking Limit any one occurrence: Limit any 12 month period: Waiting Period - 12 hours	\$25,000. \$75,000.
Dependent Locations	\$100,000.
Off Premises Utility Service Interruption Limit Waiting Period - 12 hours Overhead Transmission Lines Excluded	\$50,000.
Contract Penalty Limit any one occurrence Limit any 12 month period	\$25,000. \$100,000.
Pollutants Cleanup and Removal	\$25,000.
Property In Transit, On Exhibition, or Custody of Sales Representatives	\$10,000.

EARTHQUAKE COVERAGE

Blanket Earthquake Coverage Earthquake coverage applies at "covered locations" shown for Earthquake Coverage in the Location Schedule.	Limit
"Occurrence Limit"	\$1,000,000.
"Aggregate Limit"	\$1,000,000.
"Catastrophe Limit"	\$1,000,000.
Earthquake Deductible	Deductible Amount
Any one occurrence.	\$100,000.

FLOOD COVERAGE

<p>Blanket Flood Coverage</p> <p>Excluded Locations: Flood coverage applies at "covered locations," except for any location wholly or partially located in a Special Flood Hazard Area as defined by FEMA on the date of the direct physical loss or damage.</p> <p>Excess of Any Insurance Policy This coverage is excess of any other insurance policy. This coverage will not pay for that part of any deductible in any other insurance policy.</p>	Limit
"Occurrence Limit"	\$250,000.
"Aggregate Limit"	\$250,000.
"Catastrophe Limit"	\$250,000.
Flood Deductible	Deductible Amount
Any one occurrence.	\$25,000.

EQUIPMENT BREAKDOWN COVERAGE PART

Equipment Breakdown Coverage	Limit
Property Damage and Income Coverages for "One Accident"	Not Covered

Coverage Extensions	Limit
Expediting Expenses	Not Covered
Pollutants	Not Covered
Ordinance or Law (Undamaged Parts of Buildings)	Included in Building "limits" under the Property Coverage Part
Ordinance or Law (Increased Cost to Repair / Cost to Demolish and Clear Site)	Not Covered
Off Premises Utility Service Interruption	Not Covered
Equipment Breakdown Deductible	Deductible Amount
Property Damage and Income Coverages Combined	Not Covered

SPOILAGE COVERAGE PART

Blanket Spoilage Coverage	
Spoilage Limits	Limit
Location Limit - The most "we" pay for loss at any one "covered location" is:	\$25,000.
Catastrophe Limit - The most "we" pay in any one occurrence is:	\$25,000.
Spoilage Deductible	\$1,000.

CRIME COVERAGE PART

Crime Coverage	Limit
<p>Employee Fraud and Dishonesty Coverage</p> <p>Coverage also applies to welfare or pension benefit plans subject to the Employee Retirement Income Security Act (ERISA). ERISA requires that the selected limit be equal to the sum of all plan requirements, if you have more than one plan.</p> <p>Deductible Amount:</p> <p>Coverage Extension: Outside the Coverage Territory: \$5,000 Limit</p>	Not Covered
<p>Money and Securities - at "covered locations"</p> <p>Deductible Amount:</p>	Not Covered
<p>Money and Securities - away from "covered locations" including conveyance by armored vehicle.</p> <p>Deductible Amount:</p>	Not Covered
<p>Computer & Telecommunications Fraud Coverage</p> <p>Deductible Amount:</p>	Not Covered
<p>Counterfeit Money Coverage</p> <p>Deductible Amount:</p>	Not Covered
<p>Forged Credit Card Written Instruments Coverage</p> <p>Deductible Amount:</p> <p>Coverage Extension: Personal Accounts Extension (\$5,000)</p>	Not Covered
<p>Forged Checks Coverage</p> <p>Deductible Amount:</p> <p>Coverage Extension: Personal Accounts Extension (\$5,000)</p>	Not Covered

FORMS AND ENDORSEMENTS

See Schedule of Forms.

COMMON POLICY CONDITIONS

1. **Assignment** -- This policy may not be assigned without "our" written consent.
2. **Cancellation** -- "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.

"We" may cancel this policy, or one or more of its parts, by written notice sent to "you" at "your" last mailing address known to "us". If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.

If "we" cancel this policy for nonpayment of premium, "we" will give "you" notice at least ten days before the cancellation is effective. If "we" cancel this policy for any other reason, "we" will give "you" notice at least 30 days in advance of cancellation. The notice will state the time that the cancellation is to take effect.

"Your" return premium, if any, will be calculated according to "our" rules. It will be refunded to "you" with the cancellation notice or within a reasonable time. Payment or tender of the unearned premium is not a condition of cancellation.

3. **Change, Modification, or Waiver of Policy Terms** -- A waiver or change of the "terms" of this policy must be issued by "us" in writing to be valid.
4. **Inspections** -- "We" have the right, but are not obligated, to inspect "your" property and operations at any time. This inspection may be made by "us" or may be made on "our" behalf. An inspection or its resulting advice or report does not warrant that "your" property or operations are safe, healthful, or in compliance with laws, rules, or regulations. Inspections or reports are for "our" benefit only.
5. **Examination of Books and Records** -- "We" may examine and audit "your" books and records that relate to this policy during the policy period and within three years after the policy has expired.

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VIRUS OR BACTERIA EXCLUSION

DEFINITIONS

Definitions Amended --

When "fungus" is a defined "term", the definition of "fungus" is amended to delete reference to a bacterium.

When "fungus or related perils" is a defined "term", the definition of "fungus or related perils" is amended to delete reference to a bacterium.

PERILS EXCLUDED

The additional exclusion set forth below applies to all coverages, coverage extensions, supplemental coverages, optional coverages, and endorsements that are provided by the policy to which this endorsement is attached, including, but not limited to, those that provide coverage for property, earnings, extra expense, or interruption by civil authority.

1. The following exclusion is added under Perils Excluded, item 1.:

Virus or Bacteria --

"We" do not pay for loss, cost, or expense caused by, resulting from, or relating to any virus, bacterium, or other microorganism that causes disease, illness, or physical distress or that is capable of causing disease, illness, or physical distress.

This exclusion applies to, but is not limited to, any loss, cost, or expense as a result of:

- a. any contamination by any virus, bacterium, or other microorganism; or
- b. any denial of access to property because of any virus, bacterium, or other microorganism.

2. **Superseded Exclusions** -- The Virus or Bacteria exclusion set forth by this endorsement supersedes the "terms" of any other exclusions referring to "pollutants" or to contamination with respect to any loss, cost, or expense caused by, resulting from, or relating to any virus, bacterium, or other microorganism that causes disease, illness, or physical distress or that is capable of causing disease, illness, or physical distress.

OTHER CONDITIONS

Other Terms Remain in Effect --

The "terms" of this endorsement, whether or not applicable to any loss, cost, or expense, cannot be construed to provide coverage for a loss, cost, or expense that would otherwise be excluded under the policy to which this endorsement is attached.

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CERTIFIED TERRORISM LOSS

1. The following definitions are added.
 - a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States:
 - 1) to be an act of terrorism;
 - 2) to be a violent act or an act that is dangerous to human life, property, or infrastructure;
 - 3) to have resulted in damage:
 - a) within the United States; or
 - b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;
 - 4) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion; and
 - 5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.
 - b. "Certified terrorism loss" means loss that results from a "certified act of terrorism".
2. The "terms" of any terrorism exclusion that is part of or that is attached to this Coverage Part are amended by the following provision:

This exclusion does not apply to "certified terrorism loss".
3. The following provision is added.

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a calendar year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a calendar year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.
4. The following provisions are added.
 - a. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to this Coverage Part provide coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion; and
 - b. the absence of any other terrorism endorsement does not imply coverage for any loss that would otherwise be excluded by this Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.

CERTIFIED TERRORISM LOSS DISCLOSURE OF PREMIUM AND FEDERAL SHARE OF INSURED LOSSES

(The entries required to complete this endorsement will be shown below, on the "declarations", or on the "schedule of coverages".)

SCHEDULE

Certified Terrorism Loss Premium \$ _____

Additional information, if any, concerning terrorism premium:

1. The portion of "your" premium that is attributed to coverage for "certified terrorism loss" is shown in the Schedule above.
2. Coverage for "certified terrorism loss", to the extent that such coverage is provided by this policy or Coverage Part, will be partially reimbursed by the United States Government, Department of Treasury under a federal program. Under that program, the United States pays the following percentage of insured losses for "certified terrorism loss" that exceeds the statutorily established deductible that "we" retain:
 - a. 85%, for insured losses occurring before January 1, 2016;
 - b. 84%, for insured losses occurring during the 2016 calendar year;
 - c. 83%, for insured losses occurring during the 2017 calendar year;
 - d. 82%, for insured losses occurring during the 2018 calendar year;
 - e. 81%, for insured losses occurring during the 2019 calendar year; and
 - f. 80%, for insured losses occurring on or after January 1, 2020.

However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act, as amended, exceed one hundred billion dollars in a calendar year (January 1 through December 31), the Treasury will not make payment for any portion of the amount of such losses that exceeds one hundred billion dollars.

If the Secretary of the Treasury determines that the aggregate amount of "certified terrorism loss" has exceeded one hundred billion dollars in a calendar year (January 1 through December 31), and "we" have met "our" insurer deductible under the Terrorism Risk Insurance Act, as amended, "we" will not pay for any portion of "certified terrorism loss" that exceeds one hundred billion dollars. If the "certified terrorism loss" exceeds one hundred billion dollars in a calendar year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.

COMMERCIAL OUTPUT PROGRAM PROPERTY COVERAGE PART

AGREEMENT

In return for "your" payment of the required premium, "we" provide the coverage described herein subject to all the "terms" of the Commercial Output Program. This coverage is also subject to the "schedule of coverages" and additional policy conditions relating to assignment or transfer of rights or duties, cancellation, changes or modifications, inspections, and examination of books and records.

Endorsements and schedules may also apply. They are identified on the "schedule of coverages".

Refer to Definitions for words and phrases that have special meaning. These words and phrases are shown in quotation marks or bold type.

DEFINITIONS

1. The words "you" and "your" mean the persons or organizations named as the insured on the "schedule of coverages".
2. The words "we", "us", and "our" mean the company providing this coverage.
3. "Accident" means direct physical loss as follows:
 - a. mechanical breakdown;
 - b. rupturing or bursting of moving parts of machinery caused by centrifugal force;
 - c. loss caused by arcing or electrical currents other than lightning;
4. "Business" means the usual business operations occurring at "covered locations" including the tenantability of "covered locations" when the selected coverage option includes "rents".
5. "Computers" means:
 - a. "hardware" owned by "you" or in "your" care, custody, or control; or
 - b. "software".
6. "Computer hacking" means an unauthorized intrusion by an individual or group of individuals, whether employed by "you" or not, into a "computer", a Web site, or a "computer" network and that results in but is not limited to:
 - a. deletion, destruction, generation, or modification of "software";
 - b. alteration, contamination, corruption, degradation, or destruction of the integrity, quality, or performance of "software";
 - c. observation, scanning, or copying of "data records", "programs and applications", and "proprietary programs";
- d. explosion of steam boilers, steam pipes, steam turbines, or steam engines that "you" own or lease or that are operated under "your" control;
- e. loss to steam boilers, steam pipes, steam turbines, or steam engines caused by any condition or occurrence within such equipment; or
- f. loss to hot water boilers or heaters caused by any condition or occurrence within such equipment.

- d. damage, destruction, inadequacy, malfunction, degradation, or corruption of any "hardware" or "media" used with "hardware"; or
 - e. denial of access to or denial of services from "computers", "computer" network, or Web site including related "software".
7. "Computer virus" means the introduction into a "computer", "computer" network, or Web site of any malicious, self-replicating electronic data processing code or other code and that is intended to result in, but is not limited to:
- a. deletion, destruction, generation, or modification of "software";
 - b. alteration, contamination, corruption, degradation, or destruction of the integrity, quality, or performance of "software";
 - c. damage, destruction, inadequacy, malfunction, degradation, or corruption of any "hardware" or "media" used with "hardware"; or
 - d. denial of access to or denial of services from "computers", "computer" network, or Web site including related "software".
8. "Covered equipment", unless otherwise specified in a schedule, means equipment:
- a. that generates, transmits, or utilizes energy; or
 - b. which, during normal usage, operates under vacuum or pressure, other than the weight of its contents.

Such equipment must be covered property, except as specifically provided for under Utility Service Interruption coverage and the Spoilage Coverage Part.

"Covered equipment" does not mean:

- a. equipment manufactured by "you" for sale;

- b. buildings, structures, or compartments that cover or house "covered equipment";
 - c. foundations that support "covered equipment";
 - d. sewage and other underground piping and vessels, water piping, or sprinkler system piping. However, "we" cover:
 - 1) boiler feedwater and condensate return piping; and
 - 2) water piping for heating, air conditioning, or refrigeration systems;
 - e. "mobile equipment", including but not limited to draglines or other excavation equipment;
 - f. aircraft or watercraft and their motors, equipment, and accessories;
 - g. automobiles, motor trucks, tractors, trailers, and similar conveyances and their motors, equipment, and accessories. However, any property that is stationary, permanently installed at a "covered location", and receives electrical power from an external power supplier will not be considered an automobile, motor truck, tractor, or trailer; or
 - h. "computers".
9. "Covered location" means any location or premises where "you" have buildings, structures, or business personal property covered under this coverage.

However, if the Scheduled Locations Endorsement is added to this policy, "covered location" means a location that is described on the Location Schedule.

"Covered location" does not mean vehicles containing covered property, except vehicles on or within 1,000 feet of the premises of any covered building or structure.

10. "Data records" means files, documents, and information in an electronic format and that are stored on "media".
11. "Dependent locations" means locations that are operated by others and that "your" "business" depends on, as described below. Dependent locations includes but is not limited to:
- a. contributing locations, these are "your" suppliers' locations or locations of suppliers that deliver services or materials to others for "your" account. Contributing locations do not include suppliers of:
 - 1) water;
 - 2) telecommunications, including but not limited to Internet service providers; or
 - 3) power;
 - b. recipient locations, these are locations that receive "your" products;
 - c. leader locations, these are locations that attract customers to "your" "business"; or
 - d. manufacturing locations, these are locations that make products for delivery to "your" customers under contract of sale.
12. "Fine arts" means bona fide works of art of rarity, historical value, or artistic merit, including but not limited to paintings, etchings, pictures, tapestries, and art glass windows.
13. "Flood" means flood, surface water, waves, tidal water, or the overflow of a body of water, all whether driven by wind or not. This includes spray that results from any of these whether driven by wind or not.
14. "Hardware" means a network of electronic machine components (microprocessors) capable of accepting instructions and information, processing the information according to the instructions, and producing desired results. "Hardware" includes but not limited to:
- a. mainframe and mid-range computers and servers;
 - b. personal computers and workstations;
 - c. laptops, palmtops, notebook PCs, other portable computer devices and accessories including, but not limited to, multimedia projectors; and
 - d. peripheral data processing equipment, including but not limited to, printers, keyboards, monitors, and modems.
15. "Limit" means the amount of coverage that applies.
16. "Media" means an instrument that is used with "hardware" and on which "data records", "programs and applications", and proprietary programs can be recorded or stored. "Media" includes, but is not limited to, films, tapes, cards, discs, drums, cartridges, cells, DVDs, or CD-ROMs.
17. "Mobile equipment" means:
- a. contractors' equipment or similar equipment of a mobile or floating nature;
 - b. self-propelled vehicles designed and used primarily to carry mounted equipment; or
 - c. vehicles designed for highway use that are unlicensed and not operated on public roads.
18. "Money" means currency, bullion, coins, bank notes in current use, and traveler's checks, register checks, and money orders held for sale to the public.
19. "Off-site server" means a server for "your" Web site that is being maintained or operated by and that is located at the premises of:
- a. an independent contractor acting as "your" Web host; or
 - b. "your" Internet service provider that is acting as "your" Web host.

20. "One accident" means:

When an initial "accident" causes or results in other "accidents", all of the "accidents" will be considered "one accident". All "accidents" that are the result of the same occurrence will be considered "one accident".

21. "Perishable stock" means personal property preserved and maintained under controlled conditions and susceptible to loss or damage if the controlled conditions change.

22. "Pollutant" means:

- a. any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including but not limited to acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned, as well as disposed of; and
- b. electrical or magnetic emissions, whether visible or invisible, and sound emissions.

23. "Programs and applications" means operating programs and applications that "you" purchase and that are:

- a. stored on "media"; or
- b. pre-installed and stored in "hardware".

Applications includes, but is not limited to, programs for word processing, spreadsheet calculations, and graphic design.

24. "Proprietary programs" means proprietary operating programs and applications that "you" developed or that "you" had developed specifically for "you" and that are:

- a. stored on "media"; or
- b. installed and stored in "hardware".

25. "Rents" means "your" actual loss of:

- a. rental income from a "covered location" as furnished or equipped by "you", less any expenses that do not continue;

- b. the fair rental value of any part of a "covered location" that "you" occupy, less any expenses that do not continue; and
- c. other charges for which a tenant is legally obligated and which "you" would otherwise be obligated.

26. "Restoration period" means:

- a. The time it should reasonably take to resume "your" "business" to a similar level of service starting from the date of a physical loss of or damage to property at a "covered location" that is caused by a covered peril and ending on the date:
 - 1) the property should be rebuilt, repaired, or replaced; or
 - 2) business is resumed at a new permanent location.

This is not limited by the expiration date of the policy.

- b. The "restoration period" also means the increased time required to comply with the enforcement of any ordinance, law, or decree that:

- 1) regulates the construction, use, or repair of any property; or
- 2) requires the demolition of any property, in part or in whole, not damaged by a covered peril.

However, except as provided under Supplemental Income Coverage, Pollutant Cleanup and Removal, "we" do not cover the costs associated with the enforcement of any ordinance, law, or decree that requires "you" or anyone else to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize or in any way respond to or assess the effects of "pollutants".

The ordinance, law, or decree must be in force at the time of loss.

- c. Only as regards coverage described under Dependent Locations in the Supplemental Income Coverages, "restoration period" also means the time it should reasonably take to resume "your" "business" starting from the date of direct physical loss of or damage to a "dependent location" caused by a covered peril, and ending on the date:
- 1) the property at the "dependent location" should be rebuilt, repaired, or replaced; or
 - 2) business is resumed at a new, permanent location.
- This is not limited by the expiration date of the policy.
- d. Only as regards coverage described under Off Premises Utility Service Interruption; and Property In Transit, On Exhibition, or In the Custody Of Sales Representatives in the Supplemental Income Coverages, "restoration period" also means the time it should reasonably take to resume "your" "business" starting from the date of direct physical loss of or damage caused by a covered peril to:
- 1) property not located at a "covered location" and that is owned by a utility, a landlord, or another utility supplier;
 - 2) the "off-site server" for "your" Web site or the location that houses the "off-site server" for "your" Web site;
 - 3) property in transit, on exhibition, or in the custody of sales representatives;
- and ending on the date the property should be rebuilt, repaired, or replaced. This is not limited by the expiration date of the policy.
27. "Schedule of coverages" means:
- a. all pages labeled schedule of coverages or schedules which pertain to this coverage; and
 - b. declarations or supplemental declarations which pertain to this coverage.
28. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or other property. This includes, but is not limited to, stock certificates; tokens, tickets, revenue, or stamps (whether represented by actual stamps or unused value in a meter) in current use; and evidences of debt used in connection with charge, credit, or debit cards that are not issued by "you", but does not include "money".
29. "Sinkhole collapse" means the sudden settlement or collapse of earth supporting the covered property into subterranean voids created by the action of water on a limestone or similar rock formation. It does not include the value of the land or the cost of filling sinkholes.
30. "Software" means:
- a. "media";
 - b. "data records";
 - c. "programs and applications"; and
 - d. "proprietary programs".
31. "Specified perils" means aircraft; civil commotion; explosion; falling objects; fire; hail; leakage from fire extinguishing equipment; lightning; riot; "sinkhole collapse"; smoke; sonic boom; vandalism; vehicles; "volcanic action"; water damage; weight of ice, snow, or sleet; and windstorm.
- Falling objects does not include loss to:
- a. business personal property in the open; or
 - b. to the interior of buildings or structures, or business personal property inside buildings or structures unless the exterior of the roof or walls are first damaged by a falling object.

Water damage means the sudden or accidental discharge or leakage of water or steam as a direct result of breaking or cracking of a part of the system or appliance containing the water or steam.

32. "Spoilage" means any detrimental change in physical state of "perishable stock". Detrimental change includes, but is not limited to, thawing of frozen goods, warming of refrigerated goods, solidification of liquid or molten material, chemical reactions to material in process, and reduction in value of time sensitive materials.
33. "Terms" are all provisions, limitations, exclusions, conditions, and definitions that apply.
34. "Theft" means any act of stealing, including burglary or robbery.
35. "Valuable papers" means documents, manuscripts, or records that are inscribed, printed, or written. This includes, but is not limited to, abstracts, books, deeds, drawings, films, maps, or mortgages.
36. "Volcanic action" means airborne volcanic blast or airborne shock waves; ash, dust, or particulate matter; or lava flow. It does not include the cost to remove ash, dust, or particulate matter that does not cause direct physical loss to the covered property.

PROPERTY COVERED

"We" cover the following property unless the property is excluded or subject to limitations.

"We" cover direct physical loss to covered property at a "covered location" caused by a covered peril.

BUILDING PROPERTY

1. **Covered Building Property** -- Covered Building Property means buildings and structures and:

- a. completed additions;
- b. fixtures, machinery, and equipment which are a permanent part of a covered building or structure;
- c. outdoor fixtures;
- d. personal property owned by "you" and used to maintain or service a covered building or structure or its premises. This includes air-conditioning equipment; fire extinguishing apparatus; floor coverings; and appliances for refrigerating, cooking, dish washing, and laundering;
- e. if not covered by other insurance, buildings and additions to buildings under construction, alteration, and repair including:
 - 1) materials, equipment, supplies, and temporary structures, on or within 1,000 feet of a "covered location", intended and designated for use in the construction, alteration, and repair of buildings or additions to buildings; and
 - 2) "your" contractual liability for the interest of contractors and sub-contractors in buildings and additions to buildings under construction, alteration, and repair such as materials, equipment, supplies, and temporary structures, on or within 1,000 feet of a "covered location", intended and designated for use in the construction, alteration, and repair of buildings or additions to buildings;
- f. building glass;
- g. the following property if it is located on or within 1,000 feet of a covered building or structure:
 - 1) radio and television towers, antennas, satellite dishes, masts, lead-in wiring, and guy wires. This includes foundations and any other property that is permanently attached to any of these types of property;

- 2) awnings or canopies; and
 - 3) fences;
 - h. signs, whether or not they are attached to covered buildings, or structures; or
 - i. foundations of buildings, structures, machinery, or boilers.
2. **Building Property That Is Not Covered** -- Except as provided under Supplemental Coverages - Underground Pipes, Pilings, Bridges and Roadways, Covered Building Property does not include:
- a. pilings, piers, wharves, docks, or retaining walls;
 - b. underground pipes, flues, or drains; and
 - c. bridges, walkways, roadways, and other paved surfaces.
 - b. leased personal property which "you" have a contractual responsibility to insure;
 - c. "your" interest in personal property of others to the extent of "your" labor, material, and services;
 - d. "computers", if not covered by other insurance;
 - e. personal property which will become a part of "your" installation, fabrication, or erection project while:
 - 1) at the site of installation, fabrication, or erection; or
 - 2) while in temporary storage awaiting installation, fabrication, or erection.

Coverage under this provision is not restricted to buildings or structures at a "covered location" or within 1,000 feet of a "covered location";

BUSINESS PERSONAL PROPERTY

1. **Covered Business Personal Property** -- Covered business personal property means "your" business personal property in buildings or structures at a "covered location" or in the open (or in vehicles) on or within 1,000 feet of a "covered location". This includes:
- a. "your" use interest as a tenant in improvements to the buildings or structures. Improvements are fixtures, alterations, installations, or additions:
 - 1) to a building or structure "you" occupy but do not own; and
 - 2) made or acquired at "your" expense and which cannot be legally removed by "you".
 - f. "mobile equipment", if not covered by other insurance. Coverage under this provision is not restricted to buildings or structures at a "covered location" or within 1,000 feet of a "covered location"; and
 - g. personal property of others. This means personal property of others that is in "your" care, custody, or control.
- Personal property of others includes property that is sold under an installation agreement where "your" responsibility continues until the property is accepted by the buyer.
- "Our" payment for loss to personal property of others will only be for the benefit of the owners of the personal property.
- "We" also cover "your" interest as a tenant in undamaged improvements that "you" lose because "your" lease has been canceled by the lessor as a result of damage to the building or structure "you" occupy but do not own. The damage to the building must be caused by a covered peril;
2. **Business Personal Property That Is Not Covered** -- Covered business personal property does not include:
- a. "off-site server"; and

- b. except as provided under Supplemental Marine Coverages;
 - 1) personal property in transit as described under Property In Transit;
 - 2) "fine arts" as described under Fine Arts;
 - 3) "computers" while away from a "covered location" as described under Off Premises Computers;
 - 4) property while temporarily on display or exhibit as described under Property On Exhibition;
 - 5) samples of "your" stock as described under Sales Representative Samples; and
 - 6) duplicate or back-up "software" as described under Software Storage.
- 4. **Automobiles and Vehicles** -- "We" do not cover automobiles, motor trucks, tractors, trailers, and similar conveyances designed and used for over-the-road transportation of people or cargo.

"We" do cover:
 - a. "mobile equipment" described under Business Personal Property; and
 - b. automobiles and vehicles that "you" manufacture, process, or warehouse. However, "we" do not cover automobiles or vehicles held for sale, lease, loan or rental.

PROPERTY NOT COVERED

- 1. **Airborne or Waterborne Property** -- "We" do not cover airborne or waterborne personal property unless the property is being transported by regularly scheduled airlines or ferry service.
- 2. **Aircraft or Watercraft** -- "We" do not cover aircraft or watercraft (and their motors, equipment, and accessories) that are operated principally away from a "covered location". However, "we" do cover:
 - a. aircraft or watercraft (and their motors, equipment, and accessories) that "you" manufacture, process, warehouse, or hold for sale; and
 - b. rowboats or canoes out of water at a "covered location".
- 3. **Animals** -- "We" do not cover animals, including but not limited to birds and fish, unless owned by others and boarded by "you". "We" do cover animals "you" own and hold for sale while inside of buildings.
- 5. **Checked Luggage** -- "We" do not cover loss resulting from "theft" or disappearance of a laptop, palmtop, notebook PC, or any portable "computer" while in transit as checked luggage.
- 6. **Contraband** -- "We" do not cover contraband or property in the course of illegal transportation or trade.
- 7. **Cost of Excavation** -- "We" do not cover the cost of excavations, grading, filling, or backfilling. However, if a covered loss occurs to covered property below the surface of the ground, "we" cover costs that are a necessary part of the repairing, rebuilding, or replacement of the property.
- 8. **Crops While Outside of Buildings** -- "We" do not cover grain, hay, straw, or other crops while outside of buildings.
- 9. **Exports and Imports** -- "We" do not cover exported or imported property that is covered under any ocean marine cargo insurance policy or any similar policy that anyone has obtained covering exports and imports.
- 10. **Land, Water, and Growing Crops** -- "We" do not cover:
 - a. land, including but not limited to land on which the covered property is located;

- b. underground or surface water; or
- c. growing crops.

11. **Money, Securities, Accounts, and Valuable Papers** -- Except as provided elsewhere in this policy, "we" do not cover "money", "securities", accounts, bills, and the cost to reproduce, replace, or restore "valuable papers" and lost information.
12. **Outdoor Trees, Shrubs, Plants, or Lawns** - Except as provided under Supplemental Coverages - Trees, Shrubs, and Plants, "we" do not cover trees, shrubs, plants, or lawns (other than stock).
13. **Property More Specifically Insured** -- "We" do not cover property which is more specifically insured in whole or in part by any other insurance. "We" do cover the amount in excess of the amount due from the more specific insurance whether "you" can collect on it or not.
14. **Property of Others** -- "We" do not cover property of others for which "you" are responsible as:
- a. a carrier for hire; or
 - b. an arranger of transportation. This includes carloaders, consolidators, brokers, freight forwarders, or shipping associations.
15. **Property You Have Sold** -- "We" do not cover property that "you" have sold after it has been delivered. This does not include property which "you" have sold under an installation agreement.

However, if no "limit" is indicated for a Coverage Extension, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, the coverages provided below are part of and not in addition to the applicable "limit" for coverage described under Property Covered.

The "limit" provided under a Coverage Extension cannot be combined or added to the "limit" for any other Coverage Extension or Supplemental Coverage including a Coverage Extension or Supplemental Coverage that is added to this policy by endorsement.

The following coverage extensions are not subject to and not considered in applying coinsurance when coinsurance conditions are added to this coverage.

1. **Consequential Loss** -- "We" pay for "your" consequential loss of undamaged business personal property. Consequential loss means the loss of value of an undamaged part or parts of a product which becomes unmarketable. It must be unmarketable due to a physical loss to another part or parts of the product caused by a covered peril.
2. **Debris Removal** -- "We" pay the cost to remove the debris of covered property that is caused by a covered peril. This coverage does not include costs to:
 - a. extract "pollutants" from land or water; or
 - b. remove, restore, or replace polluted land or water.

"We" do not pay any more under this coverage than 25% of the amount "we" pay for the direct physical loss. "We" will not pay more for loss to property and debris removal combined than the "limit" for the damaged property.

COVERAGE EXTENSIONS

The following Coverage Extensions indicate an applicable "limit". This "limit" may also be shown in the "schedule of coverages". If a different "limit" is indicated in the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, "we" pay up to an additional \$50,000 for debris removal expense when the debris removal expense exceeds 25% of the amount "we" pay for direct physical loss or when the loss to property and debris removal combined exceeds the "limit" for the damaged property.

"We" do not pay any expenses unless they are reported to "us" in writing within 180 days from the date of direct physical loss to covered property.

3. **Emergency Removal** -- "We" pay for any direct physical loss to covered property while it is being moved or being stored to prevent a loss caused by a covered peril. This coverage applies for up to 365 days after the property is first moved, but does not extend past the date on which this policy expires.

4. **Emergency Removal Expenses** -- "We" pay up to \$5,000 for "your" expenses to move or store covered property to prevent a loss caused by a covered peril. This coverage applies for up to 365 days after the property is first moved, but does not extend past the date on which this policy expires.

The "limit" for Emergency Removal Expenses is separate from, and not part of, the applicable "limit" for coverage described under Property Covered.

5. **Fraud and Deceit** -- "We" pay up to \$5,000 for "theft" of covered property when "you", "your" agents, customers, or consignees are fraudulently induced to part with the covered property:
- a. to persons who falsely represent themselves as the proper persons to receive the property; or
 - b. by the acceptance of fraudulent bills of lading or shipping receipts.

6. **Damage From Theft** -- "We" cover direct physical damage caused by "theft" or attempted "theft" to:

- a. a building that "you" do not own and that contains "your" business personal property; or
- b. personal property not owned by "you" within such building and that is used to maintain or service the building or structure or its premises.

This coverage extension only applies to a location where "you" are a tenant and the terms of "your" lease make "you" liable for damage caused by "theft" or attempted "theft".

7. **Off Premises Utility Service Interruption**

- a. **Coverage** -- "We" cover direct physical loss or damage caused by the interruption of an off premises utility service when the interruption:

- 1) results in the direct physical loss or damage to covered property located at a "covered location"; and
- 2) is a result of direct physical loss or damage by a covered peril to property that is not located at a "covered location" and that is owned by a utility, a landlord, or another supplier who provides "you" with:
 - a) power or gas;
 - b) telecommunications, including but not limited to Internet access; or
 - c) water, including but not limited to waste water treatment.

- b. **Overhead Transmission Lines** -- If the "schedule of coverages" indicates that overhead transmission lines are excluded, coverage under this extension does not include loss to overhead transmission lines that deliver utility service to "you". Overhead transmission lines include, but are not limited to:

- 1) overhead transmission and distribution lines;
- 2) overhead transformers and similar equipment; and
- 3) supporting poles and towers.

- c. **Perishable Stock Exclusion** -- Coverage under this extension does not include loss of "perishable stock" due to "spoilage" that results from:

- 1) complete or partial lack of electrical power; or
- 2) fluctuation of electrical current.

- d. **Applicable Limit** -- The most "we" pay in any one occurrence under this Coverage Extension is \$50,000.

Unless otherwise indicated, a "limit" for a Supplemental Coverage provided below is separate from, and not part of, the applicable "limit" for coverage described under Property Covered. The "limit" available for coverage described under a Supplemental Coverage:

- a. is the only "limit" available for the described coverage; and
- b. is not the sum of the "limit" indicated for a Supplemental Coverage and the "limit" for coverage described under Property Covered.

The "limit" provided under a Supplemental Coverage cannot be combined or added to the "limit" for any other Supplemental Coverage or Coverage Extension including a Supplemental Coverage or Coverage Extension that is added to this policy by endorsement.

Unless otherwise stated, each supplemental coverage:

- a. applies to covered property in or on buildings or structures at a "covered location" or in the open (or in vehicles) within 1,000 feet of a "covered location"; and
- b. is not subject to and not considered in applying coinsurance when coinsurance conditions are added to this coverage.

1. **Brands or Labels Expense** -- If covered business personal property is damaged and the damage is caused by a covered peril, "we" have the option to take all or any part of the damaged business personal property at the agreed or appraised value. "You" may stamp salvage or remove any brands or labels from the property or its containers. "You" must not damage the property or containers when "you" remove the brands or labels. "You" must re-label the merchandise or its containers if required by law.

The most "we" pay in any one occurrence for "your" expenses for stamping or removing brands or labels is \$50,000.

SUPPLEMENTAL COVERAGES

The following Supplemental Coverages indicate an applicable "limit". This "limit" may also be shown in the "schedule of coverages". If a different "limit" is indicated in the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Supplemental Coverage, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

2. **Expediting Expenses** -- When a covered peril occurs to covered property, "we" pay for reasonable expenses necessary to expedite permanent repairs or replacement and make temporary repairs to damaged covered property. Expediting expenses include additional labor or overtime, and transportation costs.

The most "we" pay for all expediting expenses in any one occurrence is \$50,000.

3. **Fire Department Service Charges** -- "We" pay up to \$25,000 to cover "your" liability, assumed by contract or agreement prior to the loss, for fire department service charges.

This coverage is limited to charges incurred when the fire department is called to save or protect covered property from a covered peril.

No deductible applies.

4. **Inventory and Appraisal Expense** -- "We" pay up to \$50,000 for reasonable expenses, for the taking of inventory and appraisals, incurred by "you" at "our" request to assist "us" in the determination of the amount of a loss caused by a covered peril.

"We" do not pay for:

- a. any expenses incurred under the Other Conditions, Appraisal section of this coverage; or
- b. any public adjusters' fees or attorneys' fees.

5. **Ordinance or Law (Undamaged Parts of a Building)** -- When a covered peril occurs to a covered building or structure, "we" pay for the value of undamaged parts of a covered building or structure that is required to be demolished as a result of the enforcement of any ordinance, law, or decree that:

- a. requires the demolition of undamaged parts of a covered building or structure that is damaged or destroyed by a covered peril;

- b. regulates the construction or repair of a building or structure, or establishes building, zoning, or land use requirements at a "covered location"; and
- c. is in force at the time of loss.

"We" do not cover the costs associated with the enforcement of any ordinance, law, or decree that requires "you" or anyone else to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize or in any way respond to or assess the effects of "pollutants".

This coverage is part of and not in addition to the applicable "limit" for coverage described under Property Covered.

6. **Ordinance or Law (Increased Cost to Repair and Cost to Demolish and Clear Site)** --

- a. **Increased Cost to Repair** -- When a covered peril occurs to a covered building or structure, "we" cover the:
 - 1) increased cost to repair, rebuild, or reconstruct damaged portions of a covered building or structure; and
 - 2) increased cost to repair, rebuild, or reconstruct undamaged portions of a covered building or structure whether or not those undamaged portions need to be demolished;

as a result of the enforcement of building, zoning, or land use ordinance, law, or decree and is in force at the time when a covered peril occurs to a covered building or structure.

If a covered building or structure is repaired or rebuilt, it must be intended for similar occupancy as the current property, unless otherwise required by building, zoning, or land use ordinance, law, or decree.

- "We" do not cover the increased cost of construction until the covered building or structure is actually repaired or replaced and unless the repairs or replacement are made as soon as reasonably possible after the loss, not to exceed two years.
- b. **Cost to Demolish and Clear Site** -- "We" cover the cost to demolish and clear the site of undamaged parts of the covered building or structure that is damaged or destroyed by a covered peril. The demolition must be a result of the enforcement of a building, zoning, or land use ordinance, law, or decree that is in force at the time when a covered peril occurs to a covered building or structure.
- c. **We Do Not Cover** -- "We" do not cover the costs associated with the enforcement of any ordinance, law, or decree that:
- 1) requires "you" or anyone else to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize or in any way respond to or assess the effects of "pollutants"; or
 - 2) "you" were required to comply with before the covered peril occurred to a covered building or structure, even if the building or structure was undamaged and "you" failed to comply with the ordinance, law, or decree.
- d. **What We Pay If The Building Is Repaired or Replaced** -- If the covered building or structure is repaired or replaced, "we" pay the lesser of:
- 1) the amount "you" actually spend to demolish and clear the site, plus the actual increased cost to repair, rebuild, or construct the property but not for more than a building or structure of the same height, floor area, and style; or
 - 2) \$100,000.
- e. **What We Pay If The Building Is Not Repaired or Replaced** -- If the covered building or structure is not repaired or replaced, "we" pay the lesser of:
- 1) the amount "you" actually spend to demolish and clear the site; plus the cost "you" would have incurred to replace the damaged or destroyed property with other property:
 - a) of like kind, and quality;
 - b) of the same height, floor area, and style; and
 - c) used for the same purpose; or
 - 2) \$100,000.
7. **Personal Effects** -- "We" cover direct physical loss caused by a covered peril to personal effects owned by "you", "your" officers, "your" partners, or "your" employees.
- The most "we" pay for loss to personal effects in any one occurrence or at any one "covered location" is \$15,000.
8. **Pollutant Cleanup and Removal** -- "We" pay "your" expense to extract "pollutants" from land or water if the discharge, dispersal, seepage, migration, release, or escape of the "pollutants" is caused by a covered peril that occurs during the policy period. The expenses are paid only if they are reported to "us" in writing within 180 days from the date the covered peril occurs.
- "We" do not pay the cost of testing, evaluating, observing, or recording the existence, level, or effects of "pollutants". However, "we" pay the cost of testing which is necessary for the extraction of "pollutants" from land or water.
- The most "we" pay for each site or "covered location" is \$50,000 for the sum of all such expenses arising out of a covered peril occurring during each separate 12 month period of this policy.

9. **Recharge of Fire Extinguishing Equipment** -- "We" pay up to \$50,000 to cover "your" incurred expenses to recharge "your" automatic fire extinguishing equipment or hand held fire extinguishing equipment when the equipment is discharged:

- a. to fight a fire;
- b. as a result of a covered peril; or
- c. as a result of an accidental discharge.

However, "we" do not pay for "your" expenses to recharge equipment as a result of a discharge during testing or installation.

If it is less expensive to do so, "we" will pay "your" costs to replace "your" automatic fire extinguishing equipment or hand held fire extinguishing equipment rather than recharge the equipment.

10. **Rewards** -- "We" pay up to \$10,000 as a reward for information that leads to a conviction for arson, "theft", or vandalism. The conviction must involve a covered loss caused by arson, "theft", or vandalism.

The amount "we" pay is not increased by the number of persons involved in providing the information.

11. **Sewer Backup and Water Below the Surface** -- "We" cover direct physical loss caused by:
- a. water that backs up through a sewer or drain; or
 - b. water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure, sidewalk, driveway, foundation, swimming pool, or other structure.

The most "we" pay for loss caused by sewer backup and water below the surface in any one occurrence is \$25,000.

12. **Trees, Shrubs, and Plants** -- "We" cover direct physical loss (and debris removal expenses) to outdoor trees, shrubs, plants, and lawns at a "covered location". "We" only cover loss caused by:

- a. fire;
- b. lightning;
- c. explosion;
- d. riot or civil commotion;
- e. falling objects; or
- f. vandalism.

The most "we" pay for loss to trees, shrubs, and plants in any one occurrence is \$50,000.

Coverage under this supplemental coverage does not apply to property held for sale by "you".

13. **Underground Pipes, Pilings, Bridges, and Roadways** -- "We" cover direct physical loss caused by a covered peril to:

- a. pilings, piers, wharves, docks, or retaining walls;
- b. underground pipes, flues, or drains; and
- c. bridges, walkways, roadways, and other paved surfaces.

The most "we" pay under this Supplemental Coverage in any one occurrence or at any one "covered location" is \$250,000.

SUPPLEMENTAL MARINE COVERAGES

The following Supplemental Marine Coverages indicate an applicable "limit". This "limit" may also be shown in the "schedule of coverages". If a different "limit" is indicated in the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for a Supplemental Marine Coverage, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, a "limit" for a Supplemental Marine Coverage provided below is separate from, and not part of the applicable "limit" for coverage described under Property Covered. The "limit" available for coverage described under a Supplemental Marine Coverage:

- a. is the only "limit" available for the described coverage; and
- b. is not the sum of the "limit" indicated for a Supplemental Marine Coverage and the "limit" for coverage described under Property Covered.

The "limit" provided under a Supplemental Marine Coverage cannot be combined or added to the "limit" for any other Supplemental Marine Coverage, Supplemental Coverage, or Coverage Extension including a Supplemental Marine Coverage, Supplemental Coverage, or Coverage Extension that is added to this policy by endorsement.

The following supplemental marine coverages are not subject to and not considered in applying coinsurance when coinsurance conditions are added to this coverage.

1. **Accounts Receivable** -- "We" pay up to \$50,000 to cover losses and expenses that "you" incur as a result of a direct physical loss caused by a covered peril to "your" records of accounts receivable.

Losses and expenses under this coverage means:

- a. all sums due "you" from customers, provided "you" are unable to effect collection;
- b. interest charges on any loan used to offset impaired collections pending "our" payment of such sums;
- c. collection expenses in excess of normal collection costs made necessary because of loss or damage; and
- d. other reasonable expenses incurred by "you" in recreating records of accounts receivable following such loss or damage.

2. **Electrical or Magnetic Disturbance of Computers** -- "We" cover direct physical loss to "computers" caused by electrical or magnetic disturbance that results in electrical or magnetic damage to "computers" and damage to, disturbance of, or erasure of electronic records.

This coverage is part of and not in addition to the applicable "limit" for coverage described under Property Covered.

3. **Power Supply Disturbance of Computers** - "We" cover direct physical loss to "computers" caused by power supply disturbance such as interruption of power supply, power surge, blackout, or brownout.

This coverage is part of and not in addition to the applicable "limit" for coverage described under Property Covered.

4. **Virus and Hacking Coverage** -- "We" cover direct physical loss to covered "computers", "your" "computer" network and "your" Web site caused by a "computer virus" or by "computer hacking". However, "we" do not cover:

- a. loss of exclusive use of any "data records" or "proprietary programs" that have been copied, scanned, or altered;
- b. loss of or reduction in economic or market value of any "data records" or "proprietary programs" that have been copied, scanned, or altered;
- c. theft from "your" "data records" or "proprietary programs" of confidential information through the observation of the "data records" or "proprietary programs" by accessing covered "computers", "your" computer network, or "your" Web site without any alteration or other physical loss or damage to the records or programs.

Confidential information includes, but is not limited to, customer information, processing methods, or trade secrets; and

- d. except as provided under the Supplemental Income Coverages section of the Commercial Output Program - Income Coverage Part (if attached to this policy), denial of access to or services from "computers", "your" "computer" network, or "your" Web site.

The most "we" pay in any one occurrence under this Supplemental Marine Coverage is \$25,000.

The most "we" pay for all covered losses under this Supplemental Marine Coverage during each separate 12-month period of this policy is \$50,000.

5. **Fine Arts** -- "We" cover direct physical loss caused by a covered peril to "your" "fine arts" at a "covered location". "We" also cover "your" "fine arts" while:

- a. temporarily on display or exhibit away from a "covered location"; or
- b. in transit between a "covered location" and a location where the "fine arts" will be temporarily on display or exhibit.

The most "we" pay for loss to "fine arts" in any one occurrence or at any one "covered location" is \$100,000.

6. **Off Premises Computers** -- "We" cover direct physical loss caused by a covered peril to "computers" in the custody of "you", "your" officers, "your" partners, or "your" employees, while:

- a. away from a "covered location"; or
- b. in transit between a "covered location" and "you", "your" officers, "your" partners, or "your" employees.

The most "we" pay in any one occurrence for loss to off premises "computers" is \$25,000.

7. **Property on Exhibition** -- "We" cover direct physical loss caused by a covered peril to business personal property while temporarily on display or exhibit at locations "you" do not regularly occupy.

The most "we" pay in any one occurrence for loss to property on exhibition is \$50,000.

8. **Property in Transit** -- "We" cover direct physical loss caused by a covered peril to business personal property while in transit, regardless if the loss involves one or more vehicles, conveyances, containers, trailers, or any combination of these.

- a. **Property You Have Sold** -- "We" also cover direct physical loss caused by a covered peril to business personal property that "you" have sold and are shipping at the owner's risk. "We" only pay for loss to business personal property that "you" have sold when the shipment has been rejected by the owner because:

- 1) the property is damaged; and
- 2) the owner of the property has refused to pay "you".

- b. **Rejected Shipments** -- "We" also cover direct physical loss caused by a covered peril to rejected shipments while in due course of transit back to "you" or while awaiting return shipment to "you".

- c. **Bills of Lading** -- "You" may accept bills of lading or shipping receipts issued by carriers for hire that limit their liability to less than the actual cash value of the covered property.

- d. **Perishable Stock** -- "We" do not cover loss to "perishable stock" resulting from a breakdown of refrigeration equipment on any vehicle, conveyance, container, or trailer.

The most "we" pay in any one occurrence for loss to property in transit is \$50,000.

9. **Sales Representative Samples** -- "We" cover direct physical loss caused by a covered peril to samples of "your" stock in trade (and containers) and similar property of others.

"We" cover samples of "your" stock in trade while the property is:

- a. in the custody of "your" sales representatives and agents;
- b. in "your" custody while acting as a sales representative; or

- c. in transit between a "covered location" and "your" sales representatives.

The most "we" pay in any one occurrence for loss to samples of "your" stock in trade is \$50,000.

10. **Software Storage** -- "We" cover direct physical loss caused by a covered peril to duplicate and back-up "software" stored at a "software" storage location. Each "software" storage location must be in a separate building which is at least 100 feet away from a "covered location".

The most "we" pay in any one occurrence for loss to duplicate and back-up "software" is \$50,000.

11. **Valuable Papers** -- "We" pay up to \$100,000 for the cost of research or other expenses necessary to reproduce, replace, or restore lost information that results from a direct physical loss caused by a covered peril to "your" "valuable papers".

PERILS COVERED

"We" cover risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

PERILS EXCLUDED

1. "We" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.

- a. **Ordinance or Law** -- Except as provided under Supplemental Coverages - Ordinance or Law, "we" do not pay for loss or increased cost caused by enforcement of any code, ordinance, or law regulating the use, construction, or repair of any building or structure; or requiring the demolition of any building or structure including the cost of removing its debris.

"We" do not pay for loss regardless if the loss is caused by or results from the:

- 1) enforcement of any code, ordinance, or law even if a building or structure has not been damaged; or
- 2) increased costs that "you" incur because of "your" compliance with a code, ordinance, or law during the construction, repair, rehabilitation, remodeling, or razing of a building or structure, including the removal of debris, following a direct physical loss to the property.

- b. **Earth Movement** -- "We" do not pay for loss caused by any earth movement (other than "sinkhole collapse") or caused by eruption, explosion, or effusion of a volcano. Earth movement includes, but is not limited to: earthquake; landslide; mudflow; mudslide; mine subsidence; or sinking, rising, or shifting of earth.

"We" do cover direct loss by fire, explosion, or "volcanic action" resulting from either earth movement or eruption, explosion, or effusion of a volcano.

This exclusion does not apply to "computers", "mobile equipment", and the Supplemental Marine Coverages.

- c. **Civil Authority** -- "We" do not pay for loss caused by order of any civil authority, including seizure, confiscation, destruction, or quarantine of property.

"We" do cover loss resulting from acts of destruction by the civil authority to prevent the spread of fire, unless the fire is caused by a peril excluded under this coverage.

- d. **Nuclear Hazard** -- "We" do not pay for loss caused by or resulting from a nuclear reaction, nuclear radiation, or radioactive contamination (whether controlled or uncontrolled; whether caused by natural, accidental, or artificial means). Loss caused by nuclear hazard is not considered loss caused by fire, explosion, or smoke. Direct loss by fire resulting from the nuclear hazard is covered.

- e. **War and Military Action** -- "We" do not pay for loss caused by:

- 1) war, including undeclared war or civil war; or
- 2) a warlike action by a military force, including action taken to prevent or defend against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- 3) insurrection, rebellion, revolution, or unlawful seizure of power including action taken by governmental authority to prevent or defend against any of these.

With regard to any action that comes within the "terms" of this exclusion and involves nuclear reaction, nuclear radiation, or radioactive contamination, this War and Military Action Exclusion will apply in place of the Nuclear Hazard Exclusion.

- f. **Flood** -- "We" do not pay for loss caused by "flood". However, "we" do cover the resulting loss if fire, explosion, or sprinkler leakage results.

This exclusion does not apply to "computers", "mobile equipment", and the Supplemental Marine Coverages.

- g. **Utility Failure** -- Except as provided under Coverage Extensions - Off Premises Utility Service Interruption, "we" do not pay for loss caused by or resulting from the failure of a utility to supply electrical power or other utility service to a "covered location", however caused, if the failure takes place away from the "covered location".

But if failure of a utility to supply electrical or other utility service to a "covered location" results in a covered peril, "we" cover the loss or damage caused by that covered peril.

This exclusion does not apply to "computers", "mobile equipment", and the Supplemental Marine Coverages.

- h. **Sewer Backup and Water Below the Surface** -- Except as provided under Supplemental Coverages - Sewer Backup and Water Below the Surface, "we" do not pay for loss caused by or resulting from:

- 1) water that backs up through a sewer or drain; or
- 2) water below the surface of the ground, including but not limited to water that exerts pressure on or flows, seeps, or leaks through or into a covered building or structure, sidewalk, driveway, foundation, swimming pool, or other structure.

But if sewer backup and water below the surface results in fire, explosion, or sprinkler leakage, "we" cover the loss or damage caused by that fire, explosion, or sprinkler leakage.

This exclusion does not apply to "computers", "mobile equipment", and the Supplemental Marine Coverages.

2. "We" do not pay for loss or damage that is caused by or results from one or more of the following excluded causes or events:

- a. **Animal Nesting, Infestation, or Discharge** -- "We" do not pay for loss caused by nesting, infestation, discharge, or release of waste products or secretions by animals, including but not limited to, birds, insects, or vermin.

But if nesting, infestation, discharge, or release of waste products or secretions by animals results in a "specified peril" or breakage of building glass, "we" cover the loss or damage caused by that "specified peril" or breakage of building glass.

- b. **Collapse** -- "We" do not pay for loss caused by collapse, except as provided under the Other Coverages, Collapse. But if collapse results in a covered peril, "we" cover the loss or damage caused by that covered peril.

This exclusion does not apply to "computers", "mobile equipment", and the Supplemental Marine Coverages.

- c. **Computer Virus or Computer Hacking** -- Except as provided under Supplemental Marine Coverages - Virus and Hacking Coverage, "we" do not pay for:

- 1) any direct or indirect loss or damage; or
- 2) loss of access, loss of use, or loss of functionality

caused by a "computer virus" or by "computer hacking".

- d. **Contamination or Deterioration** -- "We" do not pay for loss caused by contamination or deterioration including corrosion, decay, fungus, mildew, mold, rot, rust, or any quality, fault, or weakness in covered property that causes it to damage or destroy itself.

But if contamination or deterioration results in a "specified peril" or breakage of building glass, "we" cover the loss or damage caused by that "specified peril" or breakage of building glass.

This exclusion does not apply to loss caused by corrosion, decay, fungus, mildew, mold, rot, or rust to "computers" that results from direct physical damage by a covered peril to the air conditioning system that services "your" "computers".

- e. **Criminal, Fraudulent, Dishonest, or Illegal Acts** -- "We" do not pay for loss caused by or resulting from criminal, fraudulent, dishonest, or illegal acts committed alone or in collusion with another by:
- 1) "you";
 - 2) others who have an interest in the property;
 - 3) others to whom "you" entrust the property;
 - 4) "your" partners, officers, directors, trustees, joint adventurers; or
 - 5) the employees or agents of 1), 2), 3), or 4) above, whether or not they are at work.

This exclusion does not apply to acts of destruction by "your" employees, but "we" do not pay for "theft" by employees.

This exclusion does not apply to covered property in the custody of a carrier for hire.

- f. **Defects, Errors, and Omissions** -- "We" do not pay for loss which results from one or more of the following:

- 1) an act, error, or omission (negligent or not) relating to:
 - a) land use;
 - b) the design, specification, construction, workmanship, installation, or maintenance of property;
 - c) planning, zoning, development, siting, surveying, grading, or compaction; or
 - d) maintenance of property (such as land, structures, or improvements);

whether on or off a "covered location";

- 2) a defect, weakness, inadequacy, fault, or unsoundness in materials used in construction or repair, whether on or off a "covered location";
- 3) the cost to make good an error in design; or
- 4) a data processing error or omission in programming or giving improper instructions.

In addition, "we" do not pay for loss to business personal property caused by deficiencies or defects in design, specifications, materials, or workmanship, or caused by latent or inherent defects.

But if a defect, error, or omission as described above results in a covered peril, "we" cover the loss or damage caused by that covered peril.

- g. **Electrical Currents** -- "We" do not pay for loss caused by arcing or by electrical currents other than lightning. But if arcing or electrical currents other than lightning result in fire, "we" cover the loss or damage caused by that fire.

"We" do cover the direct loss by a covered peril which occurs at "covered locations" as a result of any power interruption or other utility services.

This exclusion does not apply to "computers".

- h. **Steam Boiler Explosion** -- "We" do not pay for loss caused by an explosion of steam boilers, steam pipes, steam turbines, or steam engines that "you" own or lease or that are operated under "your" control.

But if an explosion of steam boilers, steam pipes, steam turbines, or steam engines results in a fire or combustion explosion, "we" cover the loss or damage caused by that fire or combustion explosion. "We" also cover loss or damage caused by or resulting from the explosion of gas or fuel in a firebox, combustion chamber, or flue.

- i. **Increased Hazard** -- "We" do not pay for loss occurring while the hazard has been materially increased by any means within "your" knowledge or "your" control.
- j. **Loss of Use** -- "We" do not pay for loss caused by loss of use, delay, or loss of market.
- k. **Mechanical Breakdown** -- "We" do not pay for loss caused by mechanical breakdown or rupturing or bursting of moving parts of machinery caused by centrifugal force.

But if a mechanical breakdown or rupturing or bursting of moving parts of machinery caused by centrifugal force results in a "specified peril", the breakage of building glass, or an elevator collision, "we" cover the loss or damage caused by that "specified peril", breakage of building glass, or elevator collision.

This exclusion does not apply to "computers".

- l. **Neglect** -- "We" do not pay for loss caused by "your" neglect to use all reasonable means to save covered property at and after the time of loss.

"We" do not pay for loss caused by "your" neglect to use all reasonable means to save and preserve covered property when endangered by a covered peril.

- m. **Pollutants** -- "We" do not pay for loss caused by or resulting from release, discharge, seepage, migration, dispersal, or escape of "pollutants":

- 1) unless the release, discharge, seepage, migration, dispersal, or escape is caused by a "specified peril" or
- 2) except as specifically provided under the Supplemental Coverages, Pollutant Cleanup and Removal.

"We" do pay for any resulting loss caused by a "specified peril".

- n. **Seepage** -- "We" do not pay for loss caused by continuous or repeated seepage or leakage of water or steam that occurs over a period of 14 days or more.

- o. **Settling, Cracking, Shrinking, Bulging, or Expanding** -- "We" do not pay for loss caused by settling, cracking, shrinking, bulging, or expanding of pavements, footings, foundations, walls, ceilings, or roofs. But if settling, cracking, shrinking, bulging, or expanding results in a "specified peril" or the breakage of building glass, "we" cover the loss or damage caused by that "specified peril" or the breakage of building glass.

This exclusion does not apply to "computers" and "mobile equipment".

- p. **Smoke, Vapor, or Gas** -- "We" do not pay for loss caused by smoke, vapor, or gas from agricultural smudging or industrial operations.

This exclusion does not apply to "computers" and "mobile equipment".

- q. **Smog** -- "We" do not pay for loss caused by smog. But if smog results in a "specified peril" or the breakage of building glass, "we" cover the loss or damage caused by that "specified peril" or the breakage of building glass.

This exclusion does not apply to "computers" and "mobile equipment".

- r. **Temperature/Humidity** -- "We" do not pay for loss to:

- 1) personal property, except as provided under Coverage Extensions - Off Premises Utility Service Interruption; or
- 2) "perishable stock";

caused by dryness, dampness, humidity, or changes in or extremes of temperature.

But if dryness, dampness, humidity, or changes in or extremes of temperature, as described above, results in a "specified peril" or the breakage of building glass, "we" cover the loss or damage caused by that "specified peril" or the breakage of building glass.

"We" do pay for loss to "computers" that results from direct physical damage by a covered peril to the air conditioning system that services "your" "computers".

- s. **Wear and Tear** -- "We" do not pay for loss caused by wear and tear, marring, or scratching.

But if wear and tear, marring, or scratching results in a "specified peril" or the breakage of building glass, "we" cover the loss or damage caused by that "specified peril" or the breakage of building glass.

- t. **Weather** -- "We" do not pay for loss caused by weather conditions if the weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss or damage.

But if weather conditions result in a covered peril, "we" cover the loss or damage caused by that covered peril.

- u. **Voluntary Parting** -- Except as provided under Coverage Extensions - Fraud and Deceit, "we" do not pay for loss caused by or resulting from voluntary parting with title to or possession of any property because of any fraudulent scheme, trick, or false pretense.

ADDITIONAL PROPERTY NOT COVERED OR SUBJECT TO LIMITATIONS

1. **Accounts Receivable** -- "We" do not cover loss to accounts receivables that is a result of:
- a. an error or omission in bookkeeping, accounting, or billing; or

- b. "your" discovery of a discrepancy in "your" books or records if an audit or inventory computation is necessary to prove the factual existence of the discrepancy.
2. **Animals** -- "We" do not cover loss to animals, including but not limited to birds and fish, except death or destruction of animals held for sale caused by "specified perils" or breakage of building glass.
3. **Boilers** -- "We" do not cover loss to steam boilers, steam pipes, steam turbines, or steam engines caused by any condition or occurrence within such equipment. "We" do cover loss to such equipment caused by the explosion of gas or fuel in a firebox, combustion chamber, or flue.
- "We" do not cover loss to hot water boilers or heaters caused by any condition or occurrence within such equipment other than explosion. This exclusion includes bursting, cracking, or rupturing.
4. **Contamination of Perishable Stock Due to Release of Refrigerant** -- "We" do not pay for loss of "perishable stock" due to contamination from the release of a refrigerant, including but not limited to ammonia.
5. **Furs** -- "We" do not cover furs or fur garments for loss by "theft" for more than \$10,000 total in any one occurrence.
6. **Glassware/Fragile Articles** -- "We" do not cover breakage of fragile articles such as glassware and porcelains, except as a result of "specified perils" or breakage of building glass.
- This exclusion does not apply to:
- a. glass that is a part of a building or structure;
- b. bottles or other containers held for sale;
- c. lenses of photographic and scientific instruments; or
- d. "fine arts" as described under Supplemental Marine Coverages.
7. **Jewelry, Watches, and Precious Stones** -- "We" do not cover more than \$10,000 total in any one occurrence for loss by "theft" of jewelry, watches, and precious stones, including but not limited to watch movements, jewels, pearls, and semi-precious stones. This limitation does not apply to items of jewelry, watches, or precious stones worth \$100 or less.
8. **Missing Property** -- "We" do not cover missing property when the only proof of loss is unexplained or mysterious disappearance, or shortage discovered on taking inventory, or other instance where there is no physical evidence to show what happened to the property.
- This exclusion does not apply to property in the custody of carriers for hire.
9. **Personal Property in the Open** -- "We" do not cover loss to personal property in the open caused by rain, snow, ice, or sleet.
- This exclusion does not apply to "mobile equipment" or to property in the custody of carriers for hire.
10. **Stamps, Tickets, and/or Letters of Credit** -- "We" do not cover more than \$5,000 total in any one occurrence for loss by "theft" to stamps, tickets (such as lottery tickets held for sale), or letters of credit.
11. **Unauthorized or Fraudulent Transfer** -- Except as provided under Coverage Extensions - Fraud and Deceit, "we" do not cover loss of, or loss caused by the transfer or delivery of covered property from a "covered location" or "your" "computer" to a person or place outside of a "covered location" on the basis of unauthorized or fraudulent instructions, including but not limited to instructions transmitted:
- a. by a computer, whether or not owned by "you", or

- b. via any telecommunications transmission method.

12. **Valuable Papers** -- "We" do not cover loss to "valuable papers" caused by errors or omissions in processing or copying.

OTHER COVERAGES

1. **Collapse** -- "We" pay for loss caused by direct physical loss involving collapse as described in a., b., and c. below.

- a. Collapse of a building or structure, any part of a building or structure, or personal property inside a building or structure, if the collapse is caused by one or more of the following:

- 1) "specified perils" or breakage of building glass all only as insured against in this Coverage Part;
- 2) hidden decay, unless "you" know of the presence of the decay prior to the collapse;
- 3) hidden insect or vermin damage, unless "you" know of the damage prior to the collapse;
- 4) weight of people or personal property;
- 5) weight of rain that collects on a roof; or
- 6) use of defective material or methods in construction, remodeling, or renovation if the collapse occurs during the course of the construction, remodeling, or renovation.

However, if the collapse occurs after construction, remodeling, or renovation is complete and is caused in part by a peril listed in 1) through 5) above, "we" will pay for the loss or damage even if the use of defective material or methods in construction, remodeling, or renovation, contributes to the collapse.

- b. The following property is covered for loss involving collapse only if the collapse is of a building or structure or any part of a building or structure and is caused by one or more of the causes listed above in 1.a. or collapse caused by "specified perils" or breakage of building glass all only as insured against in this Coverage Part:

- 1) outdoor radio or television antennas (and satellite dishes) and their lead-in wiring, masts, or towers;
- 2) awnings, gutters, and down spouts;
- 3) yard fixtures;
- 4) outdoor swimming pools;
- 5) fences;
- 6) bulkheads, piers, wharves, and docks;
- 7) beach or diving platforms or appurtenances;
- 8) retaining walls that are not part of buildings; and
- 9) bridges, walkways, roadways, and other paved surfaces.

- c. Collapse means a sudden and unexpected falling in or caving in of a building or structure or any portion of a building or structure with the result that the building or portion of the building cannot be occupied for its intended purpose.

- d. The following are not considered to be in a state of collapse:

- 1) a building or structure that is standing or any portion of a building that is standing even if it displays evidence of bending, bulging, cracking, expansion, leaning, sagging, settling, or shrinkage;
- 2) a building or structure or any portion of a building structure in danger of falling in or caving; and
- 3) a portion of a building or structure that is standing even if it has separated from another portion of the building or structure.

2. **Tearing Out and Replacing** -- When "we" cover buildings or structures and a loss caused by water, other liquids, powder, or molten material is covered, "we" also pay the cost of tearing out and replacing any part of the covered building or structure to repair damage to the system or appliance from which the water or other substance escapes.

"We" also pay the cost to repair or replace damaged parts of fire extinguishing equipment if the damage results in discharge of any substance from an automatic fire protection system; or is directly caused by freezing.

WHAT MUST BE DONE IN CASE OF LOSS

1. **Notice** -- In case of a loss, "you" must:
- give "us" or "our" agent prompt notice including a description of the property involved ("we" may request written notice);
 - give notice to the police when the act that causes the loss is a crime; and
 - give notice to the credit card company if the loss involves a credit card.
2. **Protect Property** -- "You" must take all reasonable steps to protect covered property at and after an insured loss to avoid further loss. "We" will pay the reasonable costs incurred by "you" for necessary repairs or emergency measures performed solely to protect covered property from further damage by a peril insured against if a peril insured against has already caused a loss to covered property. "You" must keep an accurate record of such costs. However "we" will not pay for such repairs or emergency measures performed on property which has not been damaged by a peril insured against. This does not increase "our" "limit".
3. **Proof of Loss** -- "You" must send "us", within 60 days after "our" request, a signed, sworn proof of loss. This must include the following information:
- the time, place, and circumstances of the loss;
 - other policies of insurance that may cover the loss;
 - "your" interest and the interests of all others in the property involved, including all mortgages and liens;
 - changes in title or occupancy of the covered property during the policy period;
 - detailed estimates for repair or replacement of covered property; and
 - an inventory of damaged and undamaged covered property showing in detail the quantity, description, cost, actual cash value, and amount of the loss. "You" must attach to the inventory copies of all bills, receipts, and related documents that substantiate the inventory.
4. **Examination** -- "You" must submit to examination under oath in matters connected with the loss as often as "we" reasonably request and give "us" sworn statements of the answers. If more than one person is examined, "we" have the right to examine and receive statements separately and not in the presence of others.
5. **Records** -- "You" must produce records, including tax returns and bank microfilms of all canceled checks relating to value, loss, and expense and permit copies and extracts to be made of them as often as "we" reasonably request.
6. **Damaged Property** -- "You" must exhibit the damaged and undamaged property as often as "we" reasonably request and allow "us" to inspect or take samples of the property.

7. **Volunteer Payments** -- "You" must not, except at "your" own expense, voluntarily make any payments, assume any obligations, pay or offer any rewards, or incur any other expenses except as respects protecting property from further damage.
8. **Abandonment** -- "You" may not abandon the property to "us" without "our" written consent.
9. **Cooperation** -- "You" must cooperate with "us" in performing all acts required by the Commercial Output Program coverages.
3. **Fine Arts** -- The value of "fine arts" will be based on the fair market value at the time of loss.
4. **Glass** -- The value of glass will be based on the cost of safety glazing material where required by code, ordinance, or law.
5. **Hardware** -- The following is the value of "hardware":
 - a. **Hardware That Is Replaced** -- The value of "hardware" that is replaced will be based on the cost of replacing the "hardware" with new equipment that is functionally comparable to the "hardware" that is being replaced.
 - b. **Hardware That Is Not Replaced** -- The value of "hardware" that is not repaired or replaced will be based on the actual cash value at the time of loss (with a deduction for depreciation).
 - c. **Partial Loss** -- In no event will "we" pay more than the reasonable cost of restoring partially damaged "hardware" to its condition directly prior to the damage.

VALUATION

1. **Replacement Cost** -- The value of covered property will be based on replacement cost without any deduction for depreciation unless Actual Cash Value is indicated on the "schedule of coverages".

The replacement cost is limited to the cost of repair or replacement with similar materials on the same site and used for the same purpose. The payment will not exceed the amount "you" spend to repair or replace the damaged or destroyed property.

Replacement cost valuation does not apply until the damaged or destroyed property is repaired or replaced. "You" may make a claim for actual cash value before repair or replacement takes place, and later for the replacement cost if "you" notify "us" of "your" intent within 180 days after the loss.

This replacement cost provision does not apply to paragraphs 3. through 13. below.

2. **Actual Cash Value** -- When Actual Cash Value is indicated on the "schedule of coverages" for covered property, the value of covered property will be based on the actual cash value at the time of the loss (with a deduction for depreciation) except as provided in paragraphs 3. through 13. below.

6. **Software** -- The following is the value of "software":
 - a. **Programs and Applications** -- The value of "programs and applications" will be based on the cost to reinstall the "programs or applications" from the licensed discs that were originally used to install the programs or applications.

If the original licensed discs are lost, damaged, or can no longer be obtained, the value of "programs and applications" will be based on the cost of the most current version of the "programs or applications".

- b. **Proprietary Programs** -- The value of "proprietary programs" will be based on the cost of reproduction from duplicate copies. The cost of reproduction includes, but is not limited to, the cost of labor to copy or transcribe from duplicate copies.
- If duplicate copies do not exist, the value of "proprietary programs" will be based on the cost of research or other expenses necessary to reproduce, replace, or restore lost "proprietary programs".
- c. **Data Records** -- The value of "data records" will be based on the cost of reproduction from duplicate copies. The cost of reproduction includes, but is not limited to, the cost of labor to copy or transcribe from duplicate copies.
- If duplicate copies do not exist, the value of "data records" will be based on the cost of research or other expenses necessary to reproduce, replace, or restore lost files, documents, and records.
- d. **Media** -- The value of "media" will be based on the cost to repair or replace the "media" with material of the same kind or quality.
7. **Merchandise Sold** -- The value of merchandise that "you" have sold but not delivered will be based on the selling price less all discounts and unincurred expenses.
8. **Manufactured Stock** -- The value of stock manufactured by "you" will be based on the price that such stock would have been sold for, less all discounts and unincurred expenses.
9. **Pair or Set** -- The value of a lost or damaged article which is part of a pair or set is based on a reasonable proportion of the value of the entire pair or set. The loss is not considered a total loss of the pair or set.
10. **Loss to Parts** -- The value of a lost or damaged part of an item that consists of several parts when it is complete is based on the value of only the lost or damaged part or the cost to repair or replace it.
11. **Tenant's Improvements** -- The value of lost or damaged tenant's improvements and the loss of undamaged tenant's improvements due to the cancellation of a lease will be based on the replacement cost if repaired or replaced at "your" expense within 24 months.
- The value of lost or damaged tenant's improvements and the loss of undamaged tenant's improvements due to the cancellation of a lease will be based on a portion of "your" original cost if not repaired or replaced within 24 months. This portion is determined as follows:
- divide the number of days from the date of the loss to the expiration date of the lease by the number of days from the date of installation to the expiration date of the lease; and
 - multiply the figure determined in 11.a. above by the original cost.
- If "your" lease contains a renewal option, the expiration of the lease in this procedure will be replaced by the expiration of the renewal option period.
- Lost or damaged tenant's improvements and the loss of undamaged tenant's improvements due to the cancellation of a lease are not covered if repaired or replaced at another's expense.
12. **Valuable Papers** -- The value of "valuable papers" will be based on their actual cash value at the time of loss.
13. **Accounts Receivable** -- The value of accounts receivable will be based on the total sum of accounts receivable due. From this total "we" will deduct:
- all amounts due from the records of accounts receivable that are not lost;

- b. all amounts due that can be established by other means;
- c. all amounts due that "you" have collected from the records that are lost;
- d. all unearned interest and service charges; and
- e. an amount to allow for bad debts.

If a loss occurs and "you" cannot establish the actual accounts receivable due, it will be determined as follows:

- a. "We" will determine the total of the average monthly accounts receivable amounts for the 12 month period that directly precedes the month in which the loss occurred.
- b. "We" will adjust the total for any normal variance in the accounts receivable amount for the month in which the loss occurred.

HOW MUCH WE PAY

- 1. **Insurable Interest** -- "We" do not cover more than "your" insurable interest in any property.
- 2. **Deductible** -- "We" pay only that part of "your" loss over the deductible amount stated on the "schedule of coverages" in any one occurrence. The deductible applies to the loss before application of any coinsurance or reporting provisions.
- 3. **Earthquake Period** -- All earthquakes or volcanic eruptions that occur within a 168-hour period will be considered a single event. This 168-hour period is not limited by the policy expiration.

- 4. **Loss Settlement Terms** -- Subject to paragraphs 1., 2., 3., 5., 6., and 7. under How Much We Pay and coinsurance provisions (if applicable), "we" pay the lesser of:

- a. the amount determined under Valuation;
- b. the cost to repair, replace, or rebuild the property with material of like kind and quality to the extent practicable; or
- c. the "limit" that applies to covered property.

- 5. **Insurance Under More Than One Coverage** -- If more than one coverage of this policy insures the same loss, "we" pay no more than the actual claim, loss, or damage sustained.

- 6. **Insurance Under More Than One Policy** -- "You" may have another policy subject to the same plan, "terms", conditions, and provisions as this policy. If "you" do, "we" will pay "our" share of the covered loss. "Our" share is the proportion that the applicable "limit" under this policy bears to the "limit" of all policies covering on the same basis.

If there is another policy covering the same loss, other than that described above, "we" will pay only for the amount of covered loss in excess of the amount due from that other policy, whether "you" can collect on it or not. But "we" will not pay more than the applicable "limit".

- 7. **Automatic Increase** -- The "limit" on the "schedule of coverages" or the Scheduled Locations Endorsement is automatically increased annually by the annual percentage shown on the "schedule of coverages" or Scheduled Locations Endorsement for Automatic Increase.

LOSS PAYMENT

1. **Our Options** -- In the event of loss covered by this coverage form, "we" have the following options:
 - a. pay the value of the lost or damaged property;
 - b. pay the cost of repairing or replacing the lost or damaged property;
 - c. rebuild, repair, or replace the property with other property of equivalent kind and quality, to the extent practicable, within a reasonable time; or
 - d. take all or any part of the property at the agreed or appraised value.

"We" must give "you" notice of "our" intent to rebuild, repair, or replace within 30 days after receipt of a duly executed proof of loss.

2. **Your Losses** -- "We" will adjust all losses with "you". Payment will be made to "you" unless another loss payee is named in the policy. An insured loss will be payable 30 days after a satisfactory proof of loss is received, and the amount of the loss has been established either by written agreement with "you" or the filing of an appraisal award with "us".
3. **Property of Others** -- Losses to property of others may be adjusted with and paid to:
 - a. "you" on behalf of the owner; or
 - b. the owner.

If "we" pay the owner, "we" do not have to pay "you". "We" may also choose to defend any suits arising from the owners at "our" expense.

OTHER CONDITIONS

In addition to the "terms" which are contained in other sections of the Commercial Output Program coverages, the following conditions apply.

1. **Appraisal** -- If "you" and "we" do not agree on the amount of the loss or the value of covered property, either party may demand that these amounts be determined by appraisal.

If either makes a written demand for appraisal, each will select a competent, independent appraiser and notify the other of the appraiser's identity within 20 days of receipt of the written demand. The two appraisers will then select a competent, impartial umpire. If the two appraisers are unable to agree upon an umpire within 15 days, "you" or "we" can ask a judge of a court of record in the state where the property is located to select an umpire.

The appraisers will then determine and state separately the amount of each loss.

The appraisers will also determine the value of covered property items at the time of the loss, if requested.

If the appraisers submit a written report of any agreement to "us", the amount agreed upon will be the amount of the loss. If the appraisers fail to agree within a reasonable time, they will submit only their differences to the umpire. Written agreement so itemized and signed by any two of these three sets the amount of the loss.

Each appraiser will be paid by the party selecting that appraiser. Other expenses of the appraisal and the compensation of the umpire will be paid equally by "you" and "us".

2. **Benefit to Others** -- Insurance under the Commercial Output Program coverages will not directly or indirectly benefit anyone having custody of "your" property.
3. **Conformity With Statute** -- When a condition of this coverage is in conflict with an applicable law, that condition is amended to conform to that law.
4. **Control of Property** -- The Commercial Output Policy coverages are not affected by any act or neglect beyond "your" control.
5. **Death** -- If "you" die, "your" rights and duties will pass to "your" legal representative but only while acting within the scope of duties as "your" legal representative. Until "your" legal representative is appointed, anyone having proper temporary custody of "your" property will have "your" rights and duties but only with respect to that property.
6. **Liberalization** -- If a revision of a form or endorsement which broadens Commercial Output Program coverages without additional premium is adopted during the policy period, or within six months before this coverage is effective, the broadened coverage will apply.
7. **Misrepresentation, Concealment, or Fraud** -- These Commercial Output Program coverages are void as to "you" and any other insured if, before or after a loss:
 - a. "you" or any other insured have willfully concealed or misrepresented:
 - 1) a material fact or circumstance that relates to this insurance or the subject thereof; or
 - 2) "your" interest herein; or
 - b. there has been fraud or false swearing by "you" or any other insured with regard to a matter that relates to this insurance or the subject thereof.
8. **Policy Period** -- "We" pay for a covered loss that occurs during the policy period.
9. **Recoveries** -- If "we" pay "you" for the loss and lost or damaged property is recovered, or payment is made by those responsible for the loss, the following provisions apply:
 - a. "you" must notify "us" promptly if "you" recover property or receive payment;
 - b. "we" must notify "you" promptly if "we" recover property or receive payment;
 - c. any recovery expenses incurred by either are reimbursed first;
 - d. "you" may keep the recovered property, but "you" must refund to "us" the amount of the claim paid, or any lesser amount to which "we" agree; and
 - e. if the claim paid is less than the agreed loss due to a deductible or other limiting "terms" of this policy, any recovery will be prorated between "you" and "us" based on "our" respective interest in the loss.
10. **Restoration of Limits** -- Except as indicated under Supplemental Coverages - Pollutant Cleanup and Removal and Supplemental Marine Coverages - Virus and Hacking Coverage, any loss "we" pay under the Commercial Output Program coverages does not reduce the "limits" applying to a later loss.
11. **Subrogation** -- If "we" pay for a loss, "we" may require "you" to assign to "us" "your" right of recovery against others. "You" must do all that is necessary to secure "our" rights. "We" will not pay for a loss if "you" impair this right to recover.

"You" may waive "your" right to recover from others in writing before a loss occurs.
12. **Suit Against Us** -- No one may bring a legal action against "us" under this coverage unless:
 - a. all of the "terms" of the Commercial Output Program coverages have been complied with; and

- b. the suit has been brought within two years after "you" first have knowledge of the loss.

If any applicable law makes this limitation invalid, then suit must begin within the shortest period permitted by the law.

13. **Territorial Limits** -- "We" cover property while in the United States of America, its territories and possessions, Canada, and Puerto Rico.

However, "we" do cover foreign shipments as described under Overseas Transit.

14. **Mortgage Provisions** -- If a mortgagee (mortgage holder) is named in this policy, loss to building property will be paid to the mortgagee and "you" as their interest appears. If more than one mortgagee is named, they will be paid in order of precedence.

The insurance for the mortgagee continues in effect even when "your" insurance may be void because of "your" acts, neglect, or failure to comply with the coverage "terms". The insurance for the mortgagee does not continue in effect if the mortgagee is aware of changes in ownership or substantial increase in risk and does not notify "us".

If "we" cancel this policy, "we" will notify the mortgagee at least ten days before the effective date of cancellation if "we" cancel for "your" nonpayment of premium, or 30 days before the effective date of cancellation if "we" cancel for any other reason.

"We" may request payment of the premium from the mortgagee if "you" fail to pay the premium.

If "we" pay the mortgagee for a loss where "your" insurance may be void, the mortgagee's right to collect that portion of the mortgage debt from "you" then belongs to "us". This does not affect the mortgagee's right to collect the remainder of the mortgage debt from "you".

As an alternative, "we" may pay the mortgagee the remaining principal and accrued interest in return for a full assignment of the mortgagee's interest and any instruments given as security for the mortgage debt.

If "we" choose not to renew this policy, "we" will give written notice to the mortgagee at least ten days before the expiration date of this policy.

15. **Vacancy - Unoccupancy** -- "We" do not pay for loss caused by attempted "theft"; breakage of building glass; sprinkler leakage (unless "you" have protected the system against freezing); "theft"; vandalism; or water damage occurring while the building or structure has been:

- a. vacant for more than 60 consecutive days; or
- b. unoccupied for more than:
- 1) 60 consecutive days; or
 - 2) the usual or incidental unoccupancy period for a "covered location";

whichever is longer.

The amount "we" will pay will be reduced by 15% for any loss by a covered peril, not otherwise excluded above, if the building or structure is vacant or unoccupied, as described above.

Unoccupied means that the customary activities or operations at a "covered location" are suspended, but business personal property has not been removed. The building or structure will be considered vacant and not unoccupied when the occupants have moved, leaving the building or structure empty or containing only limited business personal property. Buildings or structures under construction are not considered vacant or unoccupied.

SCHEDULED LOCATIONS ENDORSEMENT

PROPERTY COVERED

The following provision is added to Property Covered.

Scheduled Locations -- Coverage provided by the Commercial Output Program coverages applies only to the "covered locations" described on the Location Schedule.

ADDITIONAL COVERAGES

The following Additional Coverages indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages". If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

However, if no "limit" is indicated for an Additional Coverage, coverage is provided up to the full "limit" for the applicable covered property unless a different "limit" is indicated on the "schedule of coverages".

Unless otherwise indicated, a "limit" for an Additional Coverage provided below is separate from, and not part of, the applicable "limit" for coverage described under Property Covered. The "limit" available for coverage described under an Additional Coverage:

- a. is the only "limit" available for the described coverage; and
- b. is not the sum of the "limit" indicated for an Additional Coverage and the "limit" for coverage described under Property Covered.

Unless otherwise stated, each additional coverage:

- a. applies to loss caused by a covered peril;

- b. is not subject to and not considered in applying coinsurance when coinsurance conditions are added to this coverage; and
- c. does not extend coverage to personal property at fairs or exhibitions.

1. **Newly Built or Acquired Buildings** -- "We" cover direct physical loss to "your" buildings or structures:

- a. being built at "covered locations" or while being built at other than "covered locations"; or
- b. that "you" acquire during the policy period.

This additional coverage applies for 120 days from the date "you" acquire or begin to construct the building or structure or until "you" report the property to "us", whichever occurs first. This coverage does not go beyond the end of the policy period.

"You" must pay any additional premium due from the date construction is started or from the date "you" acquire the property.

The most "we" pay in any one occurrence for each newly built or acquired building or structure is \$500,000.

2. **Business Personal Property - Acquired Locations** -- "We" cover direct physical loss to "your" business personal property at locations that "you" acquire during the policy period.

This coverage applies for 120 days from the date "you" acquire the location or until "you" report the acquired location to "us", whichever occurs first. This coverage does not go beyond the end of the policy period.

"You" must pay any additional premium due from the date "you" acquire the location.

The most "we" pay in any one occurrence for business personal property at each location "you" acquire is \$250,000.

3. **Locations "You" Elect Not To Describe** -- "We" cover direct physical loss to "your" building property and business personal property at locations that are not described on the Location Schedule.

The "limit" provided under this additional coverage cannot be combined or added to the "limits" for Newly Acquired Buildings and Personal Property - Acquired Locations.

The most "we" pay in any one occurrence for each unscheduled location is \$50,000.

4. **Newly Built or Acquired Locations - Income Coverage** -- If the Commercial Output Program - Income Coverage Part is attached to this policy, "we" extend "your" coverage for earnings and extra expense to include direct physical loss to "your" covered property while at any location being built or at locations that "you" acquire during the policy period.

If a loss occurs at a location being built and the loss delays the start of "your" "business", the "restoration period" starts from the time "your" "business" would have begun had no loss occurred.

This coverage applies for 120 days from the date the location is acquired or construction begins or until "you" report the location to "us", whichever occurs first. This coverage does not go beyond the end of the policy period.

"You" must pay any additional premium due from the date construction is started or "you" acquire the location.

The most "we" pay in any one occurrence for loss of earnings and incurred extra expense at each newly acquired or built location is \$250,000.

HOW MUCH WE PAY

The following provisions are added to How Much We Pay if a coinsurance percentage is indicated on the "schedule of coverages".

1. **Coinsurance, Property Coverage Part** -- "We" pay only a part of the loss if the "limit" is less than the value of the covered property at the time of the loss multiplied by the coinsurance percentage. "Our" part of the loss is determined using the following steps:
- multiply the value of the covered property at the time of the loss by the coinsurance percentage;
 - divide the "limit" for covered property by the result determined in a. above;
 - multiply the total amount of loss, after the application of any deductible, by the result determined in b. above.

"We" pay the amount determined in c. above or the "limit", whichever is less. "We" do not pay any remaining part of the loss.

If there is more than one "limit" indicated on the "schedule of coverage", this procedure applies separately to each covered property for which a "limit" is shown.

If there is only one "limit" indicated on the "schedule of coverage", this procedure applies to the total of all covered property to which the "limit" applies.

2. **Coinsurance, Income Coverage Part** -- If the Commercial Output Program - Income Coverage Part is attached to this policy, "we" pay only a part of the loss if the "limit" is less than the coinsurance percentage multiplied by the sum of "your" net income (net profit or loss before income taxes) and continuing operating expenses projected for the 12 months following the inception of this policy or the last previous anniversary date of this policy (whichever is later), normally earned by "your" "business".

"Our" part of the loss is determined using the following steps:

- a. multiply the coinsurance percentage by the sum of "your" net income and continuing operating expenses projected for the 12 months following the inception of this policy or the last previous anniversary date of this policy;
- b. divide the "limit" by the figure determined in a. above;
- c. multiply the total amount of loss by the figure determined in b. above.

"We" pay the amount determined in c. above or the "limit", whichever is less. "We" do not pay any remaining part of the loss.

If there is more than one "limit" indicated on the "schedule of coverage" for the Income Coverage Part, this procedure applies separately to each "limit".

Coinsurance does not apply to coverage for extra expense.

LIMITED FUNGUS AND RELATED PERILS COVERAGE

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

But if "fungus or related perils" results in a "specified peril", we cover loss or damage caused by that "specified peril".

DEFINITIONS

The following definition is added:

"Fungus or related perils" means:

- a. a fungus, including but not limited to mildew and mold;
- b. a protist, including but not limited to algae and slime mold;
- c. wet rot;
- d. dry rot;
- e. a bacterium; or
- f. a chemical, matter, or compound produced or released by a fungus, a protist, wet rot, dry rot, or a bacterium, including but not limited to toxins, spores, fragments, and metabolites such as microbial volatile organic compounds.

PERILS EXCLUDED

1. The following exclusion is added under Perils Excluded, item 1:

Fungus or Related Perils --

- a. Except as provided under the Limited Fungus and Related Perils Property and Income Coverage in this endorsement, "we" do not pay for loss, cost, or expense caused by or relating to the existence of or any activity of "fungus or related perils".

- b. This exclusion does not apply to:

- 1) loss that results from fire or lightning; or
- 2) collapse caused by hidden decay, to the extent that such loss is covered under Other Coverages, Collapse.

2. Under Perils Excluded, the exclusion for Contamination Or Deterioration and Seepage are deleted and replaced by the following:

- a. **Contamination Or Deterioration --** "We" do not pay for loss caused by contamination or deterioration including corrosion, decay, rust, or any quality, fault, or weakness in covered property that causes it to damage or destroy itself.

But if contamination or deterioration results in a "specified peril" or breakage of building glass, "we" cover the loss or damage caused by that "specified peril" or breakage of building glass.

This exclusion does not apply to loss caused by corrosion, decay, or rust to "computers" that results from direct physical damage by a covered peril to the air conditioning system that services "your" "computers".

- b. **Seepage --** "We" do not pay for loss caused by continuous or repeated seepage or leakage of water or steam or the presence of moisture, humidity, or vapor that occurs over a period of 14 days or more.

COVERAGE EXTENSIONS

The following coverage is added to Coverage Extensions:

Limited Fungus And Related Perils Property Coverage --

1. **Coverage** -- "We" pay for direct physical loss to covered property caused by or relating to the existence of or any activity of "fungus or related perils".
2. **Coverage Limitation** -- "We" only cover loss caused by "fungus or related perils":
 - a. when the "fungus or related peril" is the result of:
 - 1) a "specified peril" other than fire or lightning; or
 - 2) "flood" (if the Flood Endorsement applies to the affected location);that occurs during the policy period; and
 - b. if all reasonable steps were taken to protect the property from additional damage at and after the time of the occurrence.
3. **Blanket Limit** -- If Blanket Limit is indicated on the Limited Fungus and Related Perils Schedule, the most "we" pay for all losses at all "covered locations" is \$15,000, unless another "limit" is indicated on the schedule. The Blanket Limit applies regardless of the number of claims made.

The Blanket Limit applies regardless of the number of locations or buildings insured under this policy.

The Blanket Limit is the most that "we" pay for the total of all loss or damage arising out of all occurrences of "specified perils", other than fire or lightning, or "flood" (if applicable) during each separate 12-month period beginning with the inception date of this policy.

4. **Location Limit** -- If Location Limit is indicated on the Limited Fungus and Related Perils Schedule, the most "we" pay for all losses at each location described on the Limited Fungus and Related Perils Schedule is \$15,000, unless another "limit" is indicated on the schedule. The Location Limit applies regardless of the number of claims made at a described location.

The Location Limit is the most that "we" pay at each location for the total of all loss or damage arising out of all occurrences of "specified perils" other than fire or lightning or "flood" (if applicable) during each separate 12-month period beginning with the inception date of this policy.

5. **If The Policy Period Is Extended** -- If the policy period is extended for an additional period of less than 12 months, this additional period will be considered part of the preceding period for the purpose of determining the Blanket Limit or Location Limit.
6. **Recurrence And Continuation of Fungus Or Related Perils** -- The Blanket Limit or Location Limit is the most that "we" pay with respect to a specific occurrence of a loss which results in "fungus or related perils" even if such "fungus or related perils" recur or continue to exist during this or any future policy period.
7. **Limit Applies To Other Costs Or Expenses** -- The Blanket Limit or Location Limit also applies to any cost or expense to:
 - a. clean up, contain, treat, detoxify, or neutralize "fungus or related perils" on covered property or remove "fungus or related perils" from covered property;
 - b. remove and replace those parts of covered property necessary to gain access to "fungus or related perils"; and

- c. test for the existence or level of "fungus or related perils" following the repair, replacement, restoration, or removal of damaged property if it is reasonable to believe that "fungus or related perils" are present.
8. **Loss Caused In Total Or In Part By Fungus Or Related Perils** -- The "terms" of this coverage extension do not apply to covered loss or damage to covered property that is not caused, in total or in part, by "fungus or related perils" except to the extent that "fungus or related perils" causes an increase in the loss. When "fungus or related perils" cause an increase in such a loss, that increase is subject to the "terms" of this coverage.

SUPPLEMENTAL COVERAGES

The following provision is added under the Supplemental Coverages, Ordinance or Law (Undamaged Parts of a Building) and Ordinance or Law (Increased Cost to Repair and Cost to Demolish and Clear Site):

We Do Not Pay -- "We" do not pay for:

1. loss or increased cost caused by the enforcement of any ordinance, law, or decree that requires the reconstruction, repair, replacement, remodeling, remediation, or razing of property due to the existence of or any activity of "fungus or related perils"; or
2. costs associated with the enforcement of any ordinance, law, or decree that requires "you" or anyone else to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to or assess the effects of "fungus or related perils".

INCOME COVERAGE EXTENSIONS

Coverage provided under the Income Coverage Part - Coverage Extensions, if applicable, is amended by the following provision.

Limited Fungus And Related Perils Income Coverage --

1. **Coverage** -- Coverage for earnings and/or extra expense is extended to loss of earnings or extra expenses caused by "fungus or related perils".
2. **Coverage Limitation** -- "We" only cover loss of earnings and/or extra expense caused by "fungus or related perils":
 - a. when the "fungus or related peril" is the result of:
 - 1) a "specified peril" other than fire or lightning; or
 - 2) "flood" (if the Flood Endorsement applies to the affected location);that occurs during the policy period; and
 - b. if all reasonable steps were taken to protect the property from additional damage at and after the time of the occurrence.
3. **Time Limitation** --
 - a. "We" will pay up to 30 days (unless otherwise indicated on the Limited Fungus and Related Perils Schedule) for loss of earnings and/or extra expense if a loss which resulted in "fungus or related perils" does not in itself interrupt "your" "business", but such interruption is necessary due to the loss or damage to property caused by "fungus or related perils". The days need not be successive.

- b. If a covered "business" interruption was caused by loss or damage other than "fungus or related perils" but remediation of "fungus and related perils" lengthens the "restoration period", "we" will pay up to 30 days (unless otherwise indicated on the Limited Fungus and Related Perils Schedule) for loss of earnings and/or expense sustained during the delay (regardless of when such delay for remediation occurs during the "restoration period"). The days need not be successive.

2. Tearing Out and Replacing.
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OTHER CONDITIONS

The conditions described under Restoration Of Limits do not apply to the coverages provided under this endorsement.

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OTHER COVERAGES

The "terms" of the Limited Fungus And Related Perils Property and Income Coverages do not increase or decrease the coverages under Other Coverages:

1. Collapse; or

LIMITED FUNGUS AND RELATED PERILS SCHEDULE BLANKET LIMIT

(The information required below may be indicated
on the "schedule of coverages".)

PROPERTY COVERAGE EXTENSION

Limited Fungus And Related Perils Property Coverage

	Limit
The most "we" pay for all losses at all covered locations is:	\$15,000.

INCOME COVERAGE EXTENSION

Limited Fungus And Related Perils Income Coverage

Time Limitation:	30 days.
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This endorsement changes the policy
 -- PLEASE READ THIS CAREFULLY --

PUBLIC HOUSING AUTHORITY ENDORSEMENT

As specified below, this endorsement amends the provisions of the Commercial Output Program.

1. Cancellation Change

For other than non-payment of premium, any cancellation provision, which prescribes less than 60 days prior notice when we decide to cancel this policy, is changed to 60 days.

2. Davis-Bacon Act

In the event of covered loss or damage to buildings or structures, we will apply the provisions of the Davis-Bacon Act, as amended (40 U.S.C. 276a-5), to all contracts for repair or replacement of the damaged property in excess of \$2,000. The applicability of prevailing wage rates shall be determined by the Regional Labor Relations Officer.

3. Mistake in Description

Any unintentional error in the description of a premises location address, description of property covered, or description of your business operations will not impair this insurance, provided "you" report the error to us as soon as the error becomes known to you.

4. Tenant's Personal Property

In no event will this policy pay for loss or damage to personal property belonging to:

- a. Residents or tenants and their guests; or
- b. Resident or tenant councils or organizations.

5. Vacancy – Unoccupancy

Other Conditions, Item 15. Vacancy – Unoccupancy – is deleted and replaced by the following:

In no event will the policy pay for any loss or damage to a "covered location" if that "covered location" has been:

- a. vacant for more than 120 consecutive days; or
- b. unoccupied for more than 120 days.

Unoccupied means that the customary activities or operations at a "covered location" are suspended, but business personal property has not been removed. The building or structure will be considered vacant and not unoccupied when the occupants have moved, leaving the building or structure empty or containing only limited business personal property. Buildings or structures under construction or renovation are not considered vacant or unoccupied.



Insured Name: Pittsburgh Housing Authority, PA
Policy Number: HAPI-578-187693-2019
Endorsement Effective Date: 01/01/2019

This endorsement changes the policy.
PLEASE READ THIS CAREFULLY

HOUSING PLUS

The following amends the provisions of the
Commercial Output Program - Property Coverage
Part.

SUPPLEMENTAL COVERAGES

1. In Fire Department Service Charges, the
\$25,000 limitation for the amount "we" pay is
deleted. This means that payments under this
coverage are included within full "limit" of the
covered property involved in the fire department's
service call.

2. The following Supplemental Coverages are
added:

a. Housing Additional Property Insurance

Housing Additional Property Insurance

"We" pay for direct physical loss of or
damage to Business Personal Property
caused by a covered peril.

The most "we" pay in any one occurrence
under this Supplemental Coverage is
\$25,000. but not more than \$5,000 for
computer laptops, notebooks, handhelds and
similar equipment.

This "limit" is in addition to any other "limit"
for Business Personal Property.

b. Key and Lock Replacement - In the event
that your keys or master keys, are lost, or

damaged by a covered peril, "we" pay the
necessary costs to:

- 1) provide new keys;
2) lock adjustment made necessary for new
keys; and
3) replace locks or lock cylinders.

The most "we" will pay in any one occurrence
under this Supplemental Coverage is \$5,000.

The most "we" pay for all covered losses
under this Supplemental Coverage during
each separate 12-month period of this policy
is \$25,000. We will pro-rate this amount for
Policy Periods different than 12 months.

The Deductible applicable to this Coverage
Extension is \$500.

c. Money

1) "We" cover loss caused by "theft",
disappearance, or destruction of
"money", "securities", bullion, and lottery
tickets that "you" own, hold, or for which
"you" are legally liable, while:

- a) inside buildings at "covered
locations" or premises of a bank; or
b) while in transit to "covered locations"
or banks, in the custody of your
authorized employees.

The most "we" will pay in any one occurrence under this Supplemental Coverages is:

- a) \$10,000 while inside buildings at "covered locations" or banks; and
- b) \$5,000 while in transit to "covered locations" or banks, in the custody of your authorized employees.

As respects this Supplemental Coverage, an occurrence means an act or event or a series of related acts or events without regard to the number of persons involved in causing the loss.

- 2) "We" cover loss caused by:
 - a) your acceptance in good faith of:
 - i) money orders issued by any post office, express company or bank that were not paid upon presentation; and
 - ii) counterfeit currency, meaning imitations of actual valid currency intended to deceive and be taken for the original.
 - b) Forgery or alteration of any check, draft, promissory note, bill of exchange or similar promise of payment in "money" that you issued or was issued by someone impersonating you.

The most "we" pay in any one occurrence under this Supplemental Coverage is \$5,000.

d. Tenant Move Back

In the event of direct physical loss or damage to property at "covered locations", that is caused by or resulting from a covered peril, and such loss or damage requires that your tenants move to a temporary location, we will pay for the following expenses that you incur to move those tenants back:

- (1) Packing, transporting and unpacking of tenant's property; and
- (2) The net cost to reestablish the tenants' utility and telephone services, after any refunds due to the tenants;

but only such expenses that you incur within 60 days of the date that the damaged premises has been repaired or rebuilt.

The most we will pay under this Coverage Extension at each "covered location" is \$15,000.

SUPPLEMENTAL INCOME COVERAGES

The following is added to Supplemental Income Coverages

7. Earnings, "rents", and extra expense for any location listed on the Schedule of Locations that does not carry scheduled business income limits.

The most we will pay for any single location for a covered loss to business income that is not specifically scheduled as business income limits on the Schedule of Locations is 1% of the combined building and business personal property limit for that location, or \$25,000 (whichever is the lesser). In no case will we pay more than the amount of the loss presented.

This Supplemental Coverage is subject to a maximum limit of 1,000,000 for any one occurrence, regardless of the number of locations involved in that single occurrence. This Supplemental Coverage is subject to an aggregate limit of \$1,000,000 which applies to all losses at all locations during each separate 12 month period of this policy; this is limited to the expiration date.

Example 1 – Single Locations – no Scheduled Limit Provided

There is no specific business income coverage scheduled on the Schedule of Locations for that insured building. The combined limit for building and business personal for the insured building is \$1,000,000. The waiting period for this loss is 72 hours. The amount of loss due to covered cause after the waiting period is \$100,000.

Step (1) $\$1,000,000 \times .01 = 10,000$

Step (2) Since \$10,000 is the lesser, we will pay \$10,000

Example 2 – Single Location – Scheduled Limit provided

The Business Income limit for the building listed on the Schedule of Coverages is \$100,000. The combined limit for building and business personal for the insured building is \$1,000,000. The waiting period for this loss is 72 hours. The amount of loss

due to covered cause after the waiting period is \$100,000.

We will pay \$100,000 since that is the limit insured less the loss of income during the waiting period.

Example 3 – Multiple Locations – No Scheduled Limit provided

The amount of loss due to covered cause is \$100,000 at each of 4 locations. There is no specific business income coverage scheduled on the “Schedule of Locations” for any of the insured buildings. The waiting period for this loss is 72 hours. The combined limit for building and business personal for each insured building due to covered cause after the waiting period is as follows:

Building 1 (combined B & BPP)	\$50,000,000
Building 1 (combined B & BPP)	\$25,000,000
Building 1 (combined B & BPP)	\$20,000,000

Building 1 (combined B & BPP) \$20,000,000

Step (1)	B1	$\$50,000,000 \times .01 =$	\$ 500,000
	B2	$\$25,000,000 \times .01 =$	\$ 250,000
	B3	$\$20,000,000 \times .01 =$	\$ 200,000
	B4	$\$20,000,000 \times .01 =$	\$ 200,000

Step (2)	B1	Loss =	\$25,000
	B2	Loss =	\$25,000
	B3	Loss =	\$25,000
	B4	Loss =	<u>\$25,000</u>
			\$100,000

\$25,000 per location is the lesser of 1% combined building & business personal property or \$25,000 per location. The total amount for all (4) locations less the per occurrence deductible is \$100,000.

All other terms and conditions under this policy remain the same.

OFF PREMISES UTILITY SERVICE INTERRUPTION COVERAGE LIMITATION

Reference to Schedule in this endorsement means the Off Premises Utility Service Interruption Schedule.

COVERAGE EXTENSIONS

If indicated on the Schedule, the Coverage Extension in the Commercial Output Program - Property Coverage Part for Off Premises Utility Service Interruption is deleted and replaced by the following:

Off Premises Utility Service Interruption --

1. **Coverage** -- "We" cover direct physical loss or damage caused by the interruption of an off premises utility service when the interruption:
 - a. results in the direct physical loss or damage to covered property located at a location that is described on the Schedule; and
 - b. is a result of direct physical loss or damage by a covered peril to property that is not located at a described location and that is owned by a utility, a landlord, or another supplier who provides "you" with:
 - 1) power;
 - 2) gas;
 - 3) telecommunications, including but not limited to Internet access; or
 - 4) water, including but not limited to waste water treatment.

"We" only cover interruption of a utility service described above if the utility service is indicated on the Schedule.

2. **Overhead Transmission Lines Exclusion** -- Coverage under this extension does not include loss to overhead transmission lines that deliver utility service to "you". Overhead transmission lines include, but are not limited to:
 - a. overhead transmission and distribution lines;
 - b. overhead transformers and similar equipment; and
 - c. supporting poles and towers.
3. **Perishable Stock Exclusion** -- Coverage under this extension does not include loss of "perishable stock" due to spoilage that results from:
 - a. complete or partial lack of electrical power; or
 - b. fluctuation of electrical current.
4. **Deductible** -- "We" pay only that part of "your" loss over the deductible amount stated on the Schedule in any one occurrence.
5. **Limit** -- The most we pay in any one occurrence is the "limit" indicated on the Schedule.

SUPPLEMENTAL INCOME COVERAGE

If indicated on the Schedule, the Supplemental Income Coverage in the Commercial Output Program - Income Coverage Part for Off Premises Utility Service Interruption is deleted and replaced by the following:

Off Premises Utility Service Interruption --

1. **Coverage** -- Coverage for earnings and/or extra expense is extended to loss of earnings or extra expenses that "you" incur during the "restoration period" when "your" "business" is interrupted due to the interruption of utility services to a location described on the Schedule.

The interruption of the utility service must be as a result of direct physical loss or damage by a covered peril to property that is not located at a described location and that is owned by a utility, a landlord, or another supplier who provides "you" with:

- a. power;
- b. gas;
- c. telecommunications, including but not limited to Internet access; or
- d. water, including but not limited to waste water treatment.

"We" only cover interruption of a utility service described above if the utility service is indicated on the Schedule.

2. **Overhead Transmission Lines** -- Coverage under this extension does not include loss to overhead transmission lines that deliver utility service to "you". Overhead transmission lines include, but are not limited to:

- a. overhead transmission and distribution lines;
- b. overhead transformers and similar equipment; and
- c. supporting poles and towers.

3. **Waiting Period** -- Unless otherwise indicated on the Schedule, "we" do not pay for "your" loss of earnings under this Supplemental Income Coverage until after the first 12 hours following the direct physical loss of or damage to the property owned by a utility, a landlord, or another supplier. This waiting period does not apply to extra expenses that "you" incur.

4. **Limit** -- The most "we" pay in any one occurrence is the "limit" indicated on the Schedule for this Supplemental Income Coverage.

This endorsement changes
the policy
-- PLEASE READ THIS CAREFULLY --

LIMITED LOSS DUE TO BY-PRODUCTS OF PRODUCTION OR PROCESSING OPERATIONS (RENTAL PROPERTIES)

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

COVERAGE EXTENSIONS

The following coverage is added to Coverage Extensions:

Limited Loss Due to By-Products of Production or Processing Operations (Rental Properties) --

1. **Coverage** – "We" pay for direct physical loss or damage caused by or resulting from smoke, vapor, gas, or any other substance released in the course of production or processing operations performed at any "covered location". This coverage applies regardless of whether such operations are:
 - a. Legally permitted or prohibited;
 - b. Permitted or prohibited under the terms of the lease; or
 - c. Usual to the intended occupancy of the premises.
2. **Coverage Limitation** – If the loss or damage described in Item 1. results in a loss of earnings, "rents", or extra expense, there is no coverage for such loss or expense under the Commercial Output Program Income Coverage Part or under any other business interruption insurance if provided under this policy.
3. **Location Limit** – The most "we" pay is \$100,000 for the sum of all loss or damage under this Coverage Extension occurring during each separate 12 month period of this policy regardless of the number of occurrences or "covered locations", unless another "limit" is indicated on the Schedule of Coverages.
4. **If the Policy Period is Extended** – If the policy period is extended for an additional period of less than 12 months, this additional period will be considered part of the preceding period for the purpose of determining the Location Limit.
5. The conduct of a tenant's production or processing operations will not be considered to be vandalism of property regardless of whether such operations are:
 - a. Legally permitted or prohibited;
 - b. Permitted or prohibited under the terms of the lease; or
 - c. Usual to the intended occupancy of the premises.
6. The deductible applicable to this Coverage Extension is \$5,000 in any one occurrence.

LOSS PAYABLE OPTIONS

If indicated on the Loss Payable Schedule, the following conditions apply to the property described on the schedule. The following conditions apply in addition to the policy "terms" which are contained in other sections of the Commercial Output Program coverages.

LOSS PAYABLE

Any loss will be adjusted with "you" and will be payable to "you" and the loss payee described on the schedule as "your" and their interests appear.

LENDER'S LOSS PAYABLE

Any loss will be payable to "you" and the loss payee described on the schedule as interests appear. If more than one loss payee is named, they will be paid in order of precedence.

The insurance for the loss payee continues in effect even when "your" insurance may be void because of "your" acts, neglect, or failure to comply with the coverage "terms". The insurance for the loss payee does not continue in effect if the loss payee is aware of changes in ownership or substantial increase in risk and does not notify "us".

If "we" cancel this policy, "we" notify the loss payee at least ten days before the effective date of cancellation if "we" cancel for "your" nonpayment of premium, or 30 days before the effective date of cancellation if "we" cancel for any other reason.

"We" may request payment of the premium from the loss payee, if "you" fail to pay the premium.

If "we" pay the loss payee for a loss where "your" insurance may be void, the loss payee's right to collect that portion of the debt from "you" then belongs to "us". This does not affect the loss payee's right to collect the remainder of the debt from "you". As an alternative, "we" may pay the loss payee the remaining principal and accrued interest in return for a full assignment of the loss payee's interest and any instruments given as security for the debt.

If "we" choose not to renew this policy, "we" give written notice to the loss payee at least ten days before the expiration date of this policy.

CONTRACT OF SALE

Any loss will be adjusted with "you" and will be payable to "you" and the loss payee described on the schedule as "your" and their interests appear.

The loss payee shown on the schedule is a person or organization "you" have entered into a contract with for the sale of covered property.

When covered property is the subject of a contract of sale, the word "you" also means the loss payee.

LOSS PAYABLE SCHEDULE

(The entries required to complete this endorsement
will be shown below or on the "schedule of coverages".)

Indicate applicable provision:

- Loss Payable
 Lender's Loss Payable
 Contract of Sale
-

SCHEDULE

<u>Location</u>	<u>Covered Property</u>	<u>Name and Address of Loss Payee</u>
533 MT Pleasant Rd		Pac-Van, Inc 2004 McKees Rocks Road McKees Rocks, PA 15136

LOSS PAYABLE SCHEDULE

(The entries required to complete this endorsement will be shown below or on the "schedule of coverages".)

Indicate applicable provision:

- Loss Payable
- Lender's Loss Payable
- Contract of Sale

SCHEDULE

<u>Location</u>	<u>Covered Property</u>	<u>Name and Address of Loss Payee</u>
801 E. Warrington Avenue		Banc of America Leasing & Capital LLC, ISAOA ATIMA Global Client Services & Operations Po Box 4431 Atlanta, GA 303024431

Schedule Continued On Next Page

-- PLEASE READ THIS CAREFULLY --

Designated Interests

2129 Brownsville Road, Pittsburgh, PA 15210
3206 Niagara Street, Pittsburgh, PA 15213
2125 Los Angeles, Pittsburgh, PA 15216
920 Brookline Boulevard, Pittsburgh, PA 15226
2416 Sarah Street, Pittsburgh, PA 15203
2835 Murray Towers, Pittsburgh, PA 15217
1014 Sheffield Street, Pittsburgh, PA 15233
601 Pressley Street, Pittsburgh, PA 15212
Woodbourne, Dunster, Walton, Ladoga, Pittsburgh, PA 15220
Merle, Aple, Woodward, Robinson, Berry, Pittsburgh, PA 15220
945 Roselle Court, Pittsburgh, PA 15220
1900 Bradhead Road, Pittsburgh, PA 15205
1205 Liverpool St., Pittsburgh, PA 15233
930 Creswell St., Pittsburgh, PA 15210
2200 Arlington, Pittsburgh, PA 15210
533 Mt. Pleasant Rd., Pittsburgh, PA 15214
647 Mt. Pleasant Rd., Pittsburgh, PA 15214
2136 Elmore Sq., Pittsburgh, PA 15219
2136 Bently Dr., Pittsburgh, PA 15219
2166 Elmore Sq., Pittsburgh, PA 15219
201 Kirkpatrick St., Pittsburgh, PA 15219
2305 Bedford St., Pittsburgh, PA 15219
2285 Sommers Dr., Pittsburgh, PA 15219
10 Albertise St., Pittsburgh, PA 15208
895 Johnson Ave., Pittsburgh, PA 15207
1305 Allegheny Ave., Pittsburgh, PA 15233
200 Ross St., Pittsburgh, PA 15219
100 Ross St., Pittsburgh, PA 15219
400 N. Lexington Ave., Pittsburgh, PA 15208
1305 Allegheny Ave., Pittsburgh, PA 15210
1380 Harlow Street, Pittsburgh, PA 15220
1612 Cumberland Street, Pittsburgh, PA 15219
1309 Dickens Street, Pittsburgh, PA 15220
1311 Justine Street, Pittsburgh, PA 15204
1312 Cumberland Street, Pittsburgh, PA 15205
3836 Haven Street, Pittsburgh, PA 15204

192229

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

2838 Middletown road, Pittsburgh, PA 15204
1240 Straka Street, Pittsburgh, PA 15204
1380 Harlow Street, Pittsburgh, PA 15204
3844 Windgap Avenue, Pittsburgh, PA 15204
138 Bodkin Street, Pittsburgh, PA 15226
3757 BEECHWOOD BLVD, Pittsburgh, PA 15220
5811 EAST BLACK ST, Pittsburgh, PA 15220
6510 ROSEMOOR ST, Pittsburgh, PA 15220
5527 WILKINS AVE, Pittsburgh, PA 15220
147-149 ALLUVIAN ST, Pittsburgh, PA 15220
151-153 ALLUVIAN ST, Pittsburgh, PA 15220
155-157 ALLUVIAN ST, Pittsburgh, PA 15220
1605-1607 CANTON AVE, Pittsburgh, PA 15220
1609-1611 CANTON AVE, Pittsburgh, PA 15220
1613-1615 CANTON AVE, Pittsburgh, PA 15220
315 FLOWERS AVE, Pittsburgh, PA 15220
4616-4618 MONONGAHELA ST, Pittsburgh, PA 15220
4620-4622 MONONGAHELA ST, Pittsburgh, PA 15220
4624-4626 MONONGAHELA ST, Pittsburgh, PA 15220
4628-4630 MONONGAHELA ST, Pittsburgh, PA 15220
4632-4634 MONONGAHELA ST, Pittsburgh, PA 15220
4730-4732 SYLVAN AVE, Pittsburgh, PA 15220
1111-1113 FAULKNER ST, Pittsburgh, PA 15220
1115-1117 FAULKNER ST, Pittsburgh, PA 15220
1208-1210 FAULKNER ST, Pittsburgh, PA 15220
1212-1214 FAULKNER ST, Pittsburgh, PA 15220
2649-2651 GLASGOW ST, Pittsburgh, PA 15220
2703 SACRAMENTO AVE, Pittsburgh, PA 15220
2700-2702 SACRAMENTO AVE, Pittsburgh, PA 15220
2704-2706 SACRAMENTO AVE, Pittsburgh, PA 15220
2708-2710 SACRAMENTO AVE, Pittsburgh, PA 15220
1212 STANHOPE ST, Pittsburgh, PA 15220
1214 STANHOPE ST, Pittsburgh, PA 15220
324-326 WYCOFF AVE, Pittsburgh, PA 15220
981 ROSELLE CT, Pittsburgh, PA 15220
985 ROSELLE CT, Pittsburgh, PA 15220

192229

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

905 JOHNSTON AVE, Pittsburgh, PA 15220
909 JOHNSTON AVE, Pittsburgh, PA 15220
1021 JOHNSTON AVE, Pittsburgh, PA 15220
1019 JOHNSTON AVE, Pittsburgh, PA 15220
2227-2241 SOMERS DR, Pittsburgh, PA 15220
2243-2257 SOMERS DR, Pittsburgh, PA 15220
2259-2273 SOMERS DR, Pittsburgh, PA 15220
2275-2289 SOMERS DR, Pittsburgh, PA 15220
2255-2261 BEDFORD AVE, Pittsburgh, PA 15220
2263-22699 BEDFORD AVE, Pittsburgh, PA 15220
2275-2281 BEDFORD AVE, Pittsburgh, PA 15220
2405-2407 CHAUNCEY DR, Pittsburgh, PA 15220
2409-2411 CHAUNCEY DR, Pittsburgh, PA 15220
2421-2423 CHAUNCEY DR, Pittsburgh, PA 15220
2435-2437 CHAUNCEY DR, Pittsburgh, PA 15220
2435 CHAUNCEY DR, Pittsburgh, PA 15220
2457-2467 CHAUNCEY DR, Pittsburgh, PA 15220
2469-2483 CHAUNCEY DR, Pittsburgh, PA 15220
2505-2519 CHAUNCEY DR, Pittsburgh, PA 15220
2521-2525 CHAUNCEY DR, Pittsburgh, PA 15220
2527-2533 CHAUNCEY DR, Pittsburgh, PA 15220
2535-2541 CHAUNCEY DR, Pittsburgh, PA 15220
2543-2545 CHAUNCEY DR, Pittsburgh, PA 15220
2547-2549 CHAUNCEY DR, Pittsburgh, PA 15220
2515-2519 BEDFORD AVE, Pittsburgh, PA 15220
2507-2511 BEDFORD AVE, Pittsburgh, PA 15220
2445-2449 BEDFORD AVE, Pittsburgh, PA 15220
2439-2443 BEDFORD AVE, Pittsburgh, PA 15220
2427-2431 BEDFORD AVE, Pittsburgh, PA 15220
2421-2425 BEDFORD AVE, Pittsburgh, PA 15220
2407-2411 BEDFORD AVE, Pittsburgh, PA 15220
2401-2405 BEDFORD AVE, Pittsburgh, PA 15220
3006-3018 ARLINGTON AVE, Pittsburgh, PA 15220
3026-3038 ARLINGTON AVE, Pittsburgh, PA 15220
3047-3059 ARLINGTON AVE, Pittsburgh, PA 15220
3111-3123 CORDELL PL, Pittsburgh, PA 15220

192229

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

3141-3155 CORDELL PL, Pittsburgh, PA 15220
3142-3154 CORDELL PL, Pittsburgh, PA 15220
3128-3140 CORDELL PL, Pittsburgh, PA 15220
1803-1815 BELLEAU DR, Pittsburgh, PA 15220
1729-1741 BELLEAU DR, Pittsburgh, PA 15220
1711-1723 BELLEAU DR, Pittsburgh, PA 15220
1817-1829 LETSCHE ST, Pittsburgh, PA 15220
1723-1735 LETSCHE ST, Pittsburgh, PA 15220
1701-1707 BELLEAU DR, Pittsburgh, PA 15220
1700-1704 BELLEAU DR, Pittsburgh, PA 15220
1710-1714 BELLEAU DR, Pittsburgh, PA 15220
1716-1718 BELLEAU DR, Pittsburgh, PA 15220
1728-1732 BELLEAU DR, Pittsburgh, PA 15220
1734-1736 BELLEAU DR, Pittsburgh, PA 15220
1631-1637 SANDUSKY CT, Pittsburgh, PA 15220
1630-1634 SANDUSKY CT, Pittsburgh, PA 15220
1625-1629 SANDUSKY CT, Pittsburgh, PA 15220
1611-1615 SANDUSKY CT, Pittsburgh, PA 15220
1616-1624 SANDUSKY CT, Pittsburgh, PA 15220
1604-1614 SANDUSKY CT, Pittsburgh, PA 15220
701-711 MT PLEASANT RD, Pittsburgh, PA 15220
717-729 MT PLEASANT RD, Pittsburgh, PA 15220
735-747 MT PLEASANT RD, Pittsburgh, PA 15220
749-759 MT PLEASANT RD, Pittsburgh, PA 15220
817-823 MT PLEASANT RD, Pittsburgh, PA 15220
839-851 MT PLEASANT RD, Pittsburgh, PA 15220
855-867 MT PLEASANT RD, Pittsburgh, PA 15220
869-883 MT PLEASANT RD, Pittsburgh, PA 15220
872-884 MT PLEASANT RD, Pittsburgh, PA 15220
854-868 MT PLEASANT RD, Pittsburgh, PA 15220
840-852 MT PLEASANT RD, Pittsburgh, PA 15220
820-834 MT PLEASANT RD, Pittsburgh, PA 15220
808-818 MT PLEASANT RD, Pittsburgh, PA 15220
800-806 MT PLEASANT RD, Pittsburgh, PA 15220
750-760 MT PLEASANT RD, Pittsburgh, PA 15220
736-748 MT PLEASANT RD, Pittsburgh, PA 15220

192229

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

716-730 MT PLEASANT RD, Pittsburgh, PA 15220
700-714 MT PLEASANT RD, Pittsburgh, PA 15220
634-646 MT PLEASANT RD, Pittsburgh, PA 15220
614-624 MT PLEASANT RD, Pittsburgh, PA 15220
600-610 MT PLEASANT RD, Pittsburgh, PA 15220
374-380 PENFORT ST, Pittsburgh, PA 15220
366-372 PENFORT ST, Pittsburgh, PA 15220
352-358 PENFORT ST, Pittsburgh, PA 15220
338-346 PENFORT ST, Pittsburgh, PA 15220
318-328 PENFORT ST, Pittsburgh, PA 15220
256-268 PENFORT ST, Pittsburgh, PA 15220
238-250 PENFORT ST, Pittsburgh, PA 15220
222-234 PENFORT ST, Pittsburgh, PA 15220
202-216 PENFORT ST, Pittsburgh, PA 15220
174-188 PENFORT ST, Pittsburgh, PA 15220
200-210 LAMAR ST, Pittsburgh, PA 15220
105-115 PENFORT ST, Pittsburgh, PA 15220
119-133 PENFORT ST, Pittsburgh, PA 15220
139-151 PENFORT ST, Pittsburgh, PA 15220
155-169 PENFORT ST, Pittsburgh, PA 15220
173-187 PENFORT ST, Pittsburgh, PA 15220
359-369 PENFORT ST, Pittsburgh, PA 15220
381-387 PENFORT ST, Pittsburgh, PA 15220
538-550 MT PLEASANT RD, Pittsburgh, PA 15220
160-174 HAZLETT ST, Pittsburgh, PA 15220
144-156 HAZLETT ST, Pittsburgh, PA 15220
126-138 HAZLETT ST, Pittsburgh, PA 15220
106-120 HAZLETT ST, Pittsburgh, PA 15220
107-117 HAZLETT ST, Pittsburgh, PA 15220
125-139 HAZLETT ST, Pittsburgh, PA 15220
147-159 HAZLETT ST, Pittsburgh, PA 15220
165-177 HAZLETT ST, Pittsburgh, PA 15220
510-524 MT PLEASANT RD, Pittsburgh, PA 15220
1320-1130 CHICAGO ST, Pittsburgh, PA 15220
1300-1310 CHICAGO ST, Pittsburgh, PA 15220
1309-1315 CHICAGO ST, Pittsburgh, PA 15220

192229

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

1321-1333 CHICAGO ST, Pittsburgh, PA 15220
432-446 MT PLEASANT RD, Pittsburgh, PA 15220
414-428 MT PLEASANT RD, Pittsburgh, PA 15220
400-410 MT PLEASANT RD, Pittsburgh, PA 15220
374-384 MT PLEASANT RD, Pittsburgh, PA 15220
360-370 MT PLEASANT RD, Pittsburgh, PA 15220
338-3448 MT PLEASANT RD, Pittsburgh, PA 15220
324-334 MT PLEASANT RD, Pittsburgh, PA 15220
305-315 MT PLEASANT RD, Pittsburgh, PA 15220
323-337 MT PLEASANT RD, Pittsburgh, PA 15220
341-351 MT PLEASANT RD, Pittsburgh, PA 15220
357-363 MT PLEASANT RD, Pittsburgh, PA 15220
415-427 MT PLEASANT RD, Pittsburgh, PA 15220
437-443 MT PLEASANT RD, Pittsburgh, PA 15220
1413-1425 CHICAGO ST, Pittsburgh, PA 15220
1429-1441 CHICAGO ST, Pittsburgh, PA 15220
1461-1471 CHICAGO ST, Pittsburgh, PA 15220
1475-1485 CHICAGO ST, Pittsburgh, PA 15220
1487-1493 CHICAGO ST, Pittsburgh, PA 15220
1472-1482 CHICAGO ST, Pittsburgh, PA 15220
1460-1470 CHICAGO ST, Pittsburgh, PA 15220
6248-6256 AUBURN ST, Pittsburgh, PA 15220
6238-6246 AUBURN ST, Pittsburgh, PA 15220
6226-6234 AUBURN ST, Pittsburgh, PA 15220
6214-6222 AUBURN ST, Pittsburgh, PA 15220
6200-6208 AUBURN ST, Pittsburgh, PA 15220
6201-6209 AUBURN ST, Pittsburgh, PA 15220
246-254 AMBER ST, Pittsburgh, PA 15220
1603 BALLINGER ST, Pittsburgh, PA 15220
1611 BALLINGER ST, Pittsburgh, PA 15220
952 BAYRIDGE AVE, Pittsburgh, PA 15220
3773 BEECHWOOD AVE, Pittsburgh, PA 15220
3564 BRIGHTON RD, Pittsburgh, PA 15220
5465 BROAD ST, Pittsburgh, PA 15220
223-229 CARRINGTON ST, Pittsburgh, PA 15220
411 CHATAUQUA ST, Pittsburgh, PA 15220

192229

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

1541 CHELTON AVE, Pittsburgh, PA 15220
212-218 CLOVER ST, Pittsburgh, PA 15220
1245 CRANE ST, Pittsburgh, PA 15220
2113-2135 ECCLES ST, Pittsburgh, PA 15220
1602 FIAT ST, Pittsburgh, PA 15220
515-535 FRAYNE ST, Pittsburgh, PA 15220
6947 HAMILTON AVE, Pittsburgh, PA 15220
1216-1218 HAMLIN ST, Pittsburgh, PA 15220
1415 KENBURMA AVE, Pittsburgh, PA 15220
1615 KIRALFY ST, Pittsburgh, PA 15220
1309 METHYL ST, Pittsburgh, PA 15220
712-730 MONTOOTH ST, Pittsburgh, PA 15220
2534 NEELD AVE, Pittsburgh, PA 15220
1323 OAKHILL ST, Pittsburgh, PA 15220
33 PENN CIRCLE WEST, Pittsburgh, PA 15220
35 PENN CIRCLE WEST, Pittsburgh, PA 15220
39 PENN CIRCLE WEST, Pittsburgh, PA 15220
43 PENN CIRCLE WEST, Pittsburgh, PA 15220
45 PENN CIRCLE WEST, Pittsburgh, PA 15220
213-219 ROTHMAN ST, Pittsburgh, PA 15220
6535 ROWAN ST, Pittsburgh, PA 15220
1429-1431 SANDUSKY ST, Pittsburgh, PA 15220
111 SCHENLEY MANOR DR, Pittsburgh, PA 15220
112 SCHENLEY MANOR DR, Pittsburgh, PA 15220
142 SEBRING AVE, Pittsburgh, PA 15220
219 SEBRING AVE, Pittsburgh, PA 15220
948 SHADYCREST RD, Pittsburgh, PA 15220
1217-1219 SHEFFIELD ST, Pittsburgh, PA 15220
7314 SOMERSET ST, Pittsburgh, PA 15220
1406 STEUBEN ST, Pittsburgh, PA 15220
254 TRAVELLA BLVD, Pittsburgh, PA 15220
221 WAYSIDE ST, Pittsburgh, PA 15220
2337 WOLFORD ST, Pittsburgh, PA 15220
2069 WOODWARD AVE, Pittsburgh, PA 15220
621-623 JOHNSTON AVE, Pittsburgh, PA 15220
627-629 JOHNSTON AVE, Pittsburgh, PA 15220

192229

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

633-635 JOHNSTON AVE, Pittsburgh, PA 15220
641-643 JOHNSTON AVE, Pittsburgh, PA 15220
647-653 JOHNSTON AVE., Pittsburgh, PA 15220
657-663 JOHNSTON AVE., Pittsburgh, PA 15220
667-669 JOHNSTON AVE., Pittsburgh, PA 15220
673-679 JOHNSTON AVE., Pittsburgh, PA 15220
701-703 JOHNSTON AVE., Pittsburgh, PA 15220
707-713 JOHNSTON AVE., Pittsburgh, PA 15220
719-721 JOHNSTON AVE., Pittsburgh, PA 15220
725-731 JOHNSTON AVE., Pittsburgh, PA 15220
735-737 JOHNSTON AVE., Pittsburgh, PA 15220
662-668 JOHNSTON AVE., Pittsburgh, PA 15220
672-674 JOHNSTON AVE., Pittsburgh, PA 15220
678-680 JOHNSTON AVE., Pittsburgh, PA 15220
702-708 JOHNSTON AVE., Pittsburgh, PA 15220
712-714 JOHNSTON AVE., Pittsburgh, PA 15220
718-724 JOHNSTON AVE., Pittsburgh, PA 15220
728-730 JOHNSTON AVE., Pittsburgh, PA 15220
734-744 JOHNSTON AVE., Pittsburgh, PA 15220
748-754 JOHNSTON AVE., Pittsburgh, PA 15220
758-760 JOHNSTON AVE., Pittsburgh, PA 15220
855-857 JOHNSTON AVE., Pittsburgh, PA 15220
849-851 JOHNSTON AVE., Pittsburgh, PA 15220
843-845 JOHNSTON AVE., Pittsburgh, PA 15220
833-839 JOHNSTON AVE., Pittsburgh, PA 15220
2-12 ROSELLE COURT, Pittsburgh, PA 15220
16-26 ROSELLE COURT, Pittsburgh, PA 15220
30-32 ROSELLE COURT, Pittsburgh, PA 15220
36-46 ROSELLE COURT, Pittsburgh, PA 15220
960-962 ROSELLE COURT, Pittsburgh, PA 15220
966-968 ROSELLE COURT, Pittsburgh, PA 15220
972-974 ROSELLE COURT, Pittsburgh, PA 15220
66-68 BOND ST, Pittsburgh, PA 15220
208-214 FAIRVIEW ST, Pittsburgh, PA 15220
301-303 GLASGOW ST, Pittsburgh, PA 15220
1234-1240 LAKEWOOD ST, Pittsburgh, PA 15220

192229

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

744-752 LITCHFIELD ST, Pittsburgh, PA 15220
2746-2748 SACRAMENTO AVE, Pittsburgh, PA 15220
817-827 SHERWOOD AVE, Pittsburgh, PA 15220
714-716 VALONIA ST, Pittsburgh, PA 15220
805-813 WYMORE ST, Pittsburgh, PA 15220
533 MT Pleasant Rd, Pittsburgh, PA 15214
2051 - 2057 Bentley Drive 493 - 510, Pittsburgh, PA 15219
2061 - 2067 Bentley Drive 511 - 532, Pittsburgh, PA 15219
2071 - 2077 Bentley Drive 533 - 556, Pittsburgh, PA 15219
2081 - 2087 Bentley Drive 557 - 580, Pittsburgh, PA 15219
2101 - 2109 Bentley Drive 581 - 598, Pittsburgh, PA 15219
2115 - 2127 Bentley Drive 599 - 616, Pittsburgh, PA 15219
2132 - 2136 Bentley Drive 617 - 634, Pittsburgh, PA 15219
2124 - 2128 Bentley Drive 635 - 652, Pittsburgh, PA 15219
2118 - 2122 Bentley Drive 653 - 670, Pittsburgh, PA 15219
2112 - 2118 Bentley Drive 671 - 688, Pittsburgh, PA 15219
2106 - 2110 Bentley Drive 689 - 706, Pittsburgh, PA 15219
2100 - 2104 Bentley Drive 707 - 724, Pittsburgh, PA 15219
2080 - 2086 Bentley Drive 725 - 748, Pittsburgh, PA 15219
2060 - 2066 Bentley Drive 749 - 772, Pittsburgh, PA 15219
2054 - 2058 Bentley Drive 773 - 790, Pittsburgh, PA 15219
2050 - 2052 Bentley Drive 791 - 802, Pittsburgh, PA 15219
1246 - 1258 Nolan Court 1 - 7, Pittsburgh, PA 15208
1234 - 1244 Nolan Court 8 -13, Pittsburgh, PA 15208
1224 - 1232 Nolan Court 14 - 18, Pittsburgh, PA 15208
1208 - 1222 Nolan Court 19 - 26, Pittsburgh, PA 15208
1260 - 1276 Nolan Court 27 - 35, Pittsburgh, PA 15208
1200 - 1206 Mohler Street 36 - 39, Pittsburgh, PA 15208
1201 - 1211 Mohler Street 40 - 45, Pittsburgh, PA 15208
1213 - 1225 Mohler Street 46 - 52, Pittsburgh, PA 15208
1227 - 1239 Mohler Street 53 - 59, Pittsburgh, PA 15208
1241 - 1255 Mohler Street 60 - 67, Pittsburgh, PA 15208
1294 - 1302 Ferris Court 68 - 72, Pittsburgh, PA 15208
1304 - 1316 Ferris Court 81 - 87, Pittsburgh, PA 15208
1318 - 1330 Heart Court 88 - 94, Pittsburgh, PA 15208
1332 - 1346 Heart Court 95 - 102, Pittsburgh, PA 15208

192229

AAIS

This endorsement changes the
Commercial
Property Coverages provided by this policy.

CO 1072 04 02

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

7416 - 7422 Stranahan Street 103 - 106, Pittsburgh, PA 15208

7400 - 7414 Stranahan Street 107 - 114, Pittsburgh, PA 15208

7505 - 7519 Upland Street 115 - 122, Pittsburgh, PA 15208

7335 - 7343 Upland Street 123 - 127, Pittsburgh, PA 15208

7330 - 7344 Upland Street 128 - 135, Pittsburgh, PA 15208

192229

CO 1072 04 02

Page 11 of 11

AAIS

LOSS PAYABLE SCHEDULE

(The entries required to complete this endorsement will be shown below or on the "schedule of coverages".)

Indicate applicable provision:

- Loss Payable
- Lender's Loss Payable
- Contract of Sale

SCHEDULE

<u>Location</u>	<u>Covered Property</u>	<u>Name and Address of Loss Payee</u>
801 E. Warrington Avenue		Key Government Finance, Inc. ISAOA 726 Exchange Street Suite 900 Buffalo, NY 14210

Schedule Continued On Next Page

-- PLEASE READ THIS CAREFULLY --

Designated Interests

2129 Brownsville Road, Pittsburgh, PA 15210
3206 Niagara Street, Pittsburgh, PA 15213
2125 Los Angeles, Pittsburgh, PA 15216
920 Brookline Boulevard, Pittsburgh, PA 15226
2416 Sarah Street, Pittsburgh, PA 15203
2835 Murray Towers, Pittsburgh, PA 15217
1014 Sheffield Street, Pittsburgh, PA 15233
601 Pressley Street, Pittsburgh, PA 15212
Woodbourne, Dunster, Walton, Ladoga, Pittsburgh, PA 15220
Merle, Aple, Woodward, Robinson, Berry, Pittsburgh, PA 15220
945 Roselle Court, Pittsburgh, PA 15220
1900 Bradhead Road, Pittsburgh, PA 15205
1205 Liverpool St., Pittsburgh, PA 15233
930 Creswell St., Pittsburgh, PA 15210
2200 Arlington, Pittsburgh, PA 15210
533 Mt. Pleasant Rd., Pittsburgh, PA 15214
647 Mt. Pleasant Rd., Pittsburgh, PA 15214
2136 Elmore Sq., Pittsburgh, PA 15219
2136 Bently Dr., Pittsburgh, PA 15219
2166 Elmore Sq., Pittsburgh, PA 15219
201 Kirkpatrick St., Pittsburgh, PA 15219
2305 Bedford St., Pittsburgh, PA 15219
2285 Sommers Dr., Pittsburgh, PA 15219
10 Albertise St., Pittsburgh, PA 15208
895 Johnson Ave., Pittsburgh, PA 15207
1305 Allegheny Ave., Pittsburgh, PA 15233
200 Ross St., Pittsburgh, PA 15219
100 Ross St., Pittsburgh, PA 15219
400 N. Lexington Ave., Pittsburgh, PA 15208
1305 Allegheny Ave., Pittsburgh, PA 15210
1380 Harlow Street, Pittsburgh, PA 15220
1612 Cumberland Street, Pittsburgh, PA 15219
1309 Dickens Street, Pittsburgh, PA 15220
1311 Justine Street, Pittsburgh, PA 15204
1312 Cumberland Street, Pittsburgh, PA 15205
3836 Haven Street, Pittsburgh, PA 15204

205409

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

2838 Middletown road, Pittsburgh, PA 15204
1240 Straka Street, Pittsburgh, PA 15204
1380 Harlow Street, Pittsburgh, PA 15204
3844 Windgap Avenue, Pittsburgh, PA 15204
138 Bodkin Street, Pittsburgh, PA 15226
3757 BEECHWOOD BLVD, Pittsburgh, PA 15220
5811 EAST BLACK ST, Pittsburgh, PA 15220
6510 ROSEMOOR ST, Pittsburgh, PA 15220
5527 WILKINS AVE, Pittsburgh, PA 15220
147-149 ALLUVIAN ST, Pittsburgh, PA 15220
151-153 ALLUVIAN ST, Pittsburgh, PA 15220
155-157 ALLUVIAN ST, Pittsburgh, PA 15220
1605-1607 CANTON AVE, Pittsburgh, PA 15220
1609-1611 CANTON AVE, Pittsburgh, PA 15220
1613-1615 CANTON AVE, Pittsburgh, PA 15220
315 FLOWERS AVE, Pittsburgh, PA 15220
4616-4618 MONONGAHELA ST, Pittsburgh, PA 15220
4620-4622 MONONGAHELA ST, Pittsburgh, PA 15220
4624-4626 MONONGAHELA ST, Pittsburgh, PA 15220
4628-4630 MONONGAHELA ST, Pittsburgh, PA 15220
4632-4634 MONONGAHELA ST, Pittsburgh, PA 15220
4730-4732 SYLVAN AVE, Pittsburgh, PA 15220
1111-1113 FAULKNER ST, Pittsburgh, PA 15220
1115-1117 FAULKNER ST, Pittsburgh, PA 15220
1208-1210 FAULKNER ST, Pittsburgh, PA 15220
1212-1214 FAULKNER ST, Pittsburgh, PA 15220
2649-2651 GLASGOW ST, Pittsburgh, PA 15220
2703 SACRAMENTO AVE, Pittsburgh, PA 15220
2700-2702 SACRAMENTO AVE, Pittsburgh, PA 15220
2704-2706 SACRAMENTO AVE, Pittsburgh, PA 15220
2708-2710 SACRAMENTO AVE, Pittsburgh, PA 15220
1212 STANHOPE ST, Pittsburgh, PA 15220
1214 STANHOPE ST, Pittsburgh, PA 15220
324-326 WYCOFF AVE, Pittsburgh, PA 15220
981 ROSELLE CT, Pittsburgh, PA 15220
985 ROSELLE CT, Pittsburgh, PA 15220

205409

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

905 JOHNSTON AVE, Pittsburgh, PA 15220
909 JOHNSTON AVE, Pittsburgh, PA 15220
1021 JOHNSTON AVE, Pittsburgh, PA 15220
1019 JOHNSTON AVE, Pittsburgh, PA 15220
2227-2241 SOMERS DR, Pittsburgh, PA 15220
2243-2257 SOMERS DR, Pittsburgh, PA 15220
2259-2273 SOMERS DR, Pittsburgh, PA 15220
2275-2289 SOMERS DR, Pittsburgh, PA 15220
2255-2261 BEDFORD AVE, Pittsburgh, PA 15220
2263-22699 BEDFORD AVE, Pittsburgh, PA 15220
2275-2281 BEDFORD AVE, Pittsburgh, PA 15220
2405-2407 CHAUNCEY DR, Pittsburgh, PA 15220
2409-2411 CHAUNCEY DR, Pittsburgh, PA 15220
2421-2423 CHAUNCEY DR, Pittsburgh, PA 15220
2435-2437 CHAUNCEY DR, Pittsburgh, PA 15220
2435 CHAUNCEY DR, Pittsburgh, PA 15220
2457-2467 CHAUNCEY DR, Pittsburgh, PA 15220
2469-2483 CHAUNCEY DR, Pittsburgh, PA 15220
2505-2519 CHAUNCEY DR, Pittsburgh, PA 15220
2521-2525 CHAUNCEY DR, Pittsburgh, PA 15220
2527-2533 CHAUNCEY DR, Pittsburgh, PA 15220
2535-2541 CHAUNCEY DR, Pittsburgh, PA 15220
2543-2545 CHAUNCEY DR, Pittsburgh, PA 15220
2547-2549 CHAUNCEY DR, Pittsburgh, PA 15220
2515-2519 BEDFORD AVE, Pittsburgh, PA 15220
2507-2511 BEDFORD AVE, Pittsburgh, PA 15220
2445-2449 BEDFORD AVE, Pittsburgh, PA 15220
2439-2443 BEDFORD AVE, Pittsburgh, PA 15220
2427-2431 BEDFORD AVE, Pittsburgh, PA 15220
2421-2425 BEDFORD AVE, Pittsburgh, PA 15220
2407-2411 BEDFORD AVE, Pittsburgh, PA 15220
2401-2405 BEDFORD AVE, Pittsburgh, PA 15220
3006-3018 ARLINGTON AVE, Pittsburgh, PA 15220
3026-3038 ARLINGTON AVE, Pittsburgh, PA 15220
3047-3059 ARLINGTON AVE, Pittsburgh, PA 15220
3111-3123 CORDELL PL, Pittsburgh, PA 15220

205409

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Designated Interests Continued

3141-3155 CORDELL PL, Pittsburgh, PA 15220
3142-3154 CORDELL PL, Pittsburgh, PA 15220
3128-3140 CORDELL PL, Pittsburgh, PA 15220
1803-1815 BELLEAU DR, Pittsburgh, PA 15220
1729-1741 BELLEAU DR, Pittsburgh, PA 15220
1711-1723 BELLEAU DR, Pittsburgh, PA 15220
1817-1829 LETSCHE ST, Pittsburgh, PA 15220
1723-1735 LETSCHE ST, Pittsburgh, PA 15220
1701-1707 BELLEAU DR, Pittsburgh, PA 15220
1700-1704 BELLEAU DR, Pittsburgh, PA 15220
1710-1714 BELLEAU DR, Pittsburgh, PA 15220
1716-1718 BELLEAU DR, Pittsburgh, PA 15220
1728-1732 BELLEAU DR, Pittsburgh, PA 15220
1734-1736 BELLEAU DR, Pittsburgh, PA 15220
1631-1637 SANDUSKY CT, Pittsburgh, PA 15220
1630-1634 SANDUSKY CT, Pittsburgh, PA 15220
1625-1629 SANDUSKY CT, Pittsburgh, PA 15220
1611-1615 SANDUSKY CT, Pittsburgh, PA 15220
1616-1624 SANDUSKY CT, Pittsburgh, PA 15220
1604-1614 SANDUSKY CT, Pittsburgh, PA 15220
701-711 MT PLEASANT RD, Pittsburgh, PA 15220
717-729 MT PLEASANT RD, Pittsburgh, PA 15220
735-747 MT PLEASANT RD, Pittsburgh, PA 15220
749-759 MT PLEASANT RD, Pittsburgh, PA 15220
817-823 MT PLEASANT RD, Pittsburgh, PA 15220
839-851 MT PLEASANT RD, Pittsburgh, PA 15220
855-867 MT PLEASANT RD, Pittsburgh, PA 15220
869-883 MT PLEASANT RD, Pittsburgh, PA 15220
872-884 MT PLEASANT RD, Pittsburgh, PA 15220
854-868 MT PLEASANT RD, Pittsburgh, PA 15220
840-852 MT PLEASANT RD, Pittsburgh, PA 15220
820-834 MT PLEASANT RD, Pittsburgh, PA 15220
808-818 MT PLEASANT RD, Pittsburgh, PA 15220
800-806 MT PLEASANT RD, Pittsburgh, PA 15220
750-760 MT PLEASANT RD, Pittsburgh, PA 15220
736-748 MT PLEASANT RD, Pittsburgh, PA 15220

205409

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Designated Interests Continued

716-730 MT PLEASANT RD, Pittsburgh, PA 15220
700-714 MT PLEASANT RD, Pittsburgh, PA 15220
634-646 MT PLEASANT RD, Pittsburgh, PA 15220
614-624 MT PLEASANT RD, Pittsburgh, PA 15220
600-610 MT PLEASANT RD, Pittsburgh, PA 15220
374-380 PENFORT ST, Pittsburgh, PA 15220
366-372 PENFORT ST, Pittsburgh, PA 15220
352-358 PENFORT ST, Pittsburgh, PA 15220
338-346 PENFORT ST, Pittsburgh, PA 15220
318-328 PENFORT ST, Pittsburgh, PA 15220
256-268 PENFORT ST, Pittsburgh, PA 15220
238-250 PENFORT ST, Pittsburgh, PA 15220
222-234 PENFORT ST, Pittsburgh, PA 15220
202-216 PENFORT ST, Pittsburgh, PA 15220
174-188 PENFORT ST, Pittsburgh, PA 15220
200-210 LAMAR ST, Pittsburgh, PA 15220
105-115 PENFORT ST, Pittsburgh, PA 15220
119-133 PENFORT ST, Pittsburgh, PA 15220
139-151 PENFORT ST, Pittsburgh, PA 15220
155-169 PENFORT ST, Pittsburgh, PA 15220
173-187 PENFORT ST, Pittsburgh, PA 15220
359-369 PENFORT ST, Pittsburgh, PA 15220
381-387 PENFORT ST, Pittsburgh, PA 15220
538-550 MT PLEASANT RD, Pittsburgh, PA 15220
160-174 HAZLETT ST, Pittsburgh, PA 15220
144-156 HAZLETT ST, Pittsburgh, PA 15220
126-138 HAZLETT ST, Pittsburgh, PA 15220
106-120 HAZLETT ST, Pittsburgh, PA 15220
107-117 HAZLETT ST, Pittsburgh, PA 15220
125-139 HAZLETT ST, Pittsburgh, PA 15220
147-159 HAZLETT ST, Pittsburgh, PA 15220
165-177 HAZLETT ST, Pittsburgh, PA 15220
510-524 MT PLEASANT RD, Pittsburgh, PA 15220
1320-1130 CHICAGO ST, Pittsburgh, PA 15220
1300-1310 CHICAGO ST, Pittsburgh, PA 15220
1309-1315 CHICAGO ST, Pittsburgh, PA 15220

205409

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Designated Interests Continued

1321-1333 CHICAGO ST, Pittsburgh, PA 15220
432-446 MT PLEASANT RD, Pittsburgh, PA 15220
414-428 MT PLEASANT RD, Pittsburgh, PA 15220
400-410 MT PLEASANT RD, Pittsburgh, PA 15220
374-384 MT PLEASANT RD, Pittsburgh, PA 15220
360-370 MT PLEASANT RD, Pittsburgh, PA 15220
338-3448 MT PLEASANT RD, Pittsburgh, PA 15220
324-334 MT PLEASANT RD, Pittsburgh, PA 15220
305-315 MT PLEASANT RD, Pittsburgh, PA 15220
323-337 MT PLEASANT RD, Pittsburgh, PA 15220
341-351 MT PLEASANT RD, Pittsburgh, PA 15220
357-363 MT PLEASANT RD, Pittsburgh, PA 15220
415-427 MT PLEASANT RD, Pittsburgh, PA 15220
437-443 MT PLEASANT RD, Pittsburgh, PA 15220
1413-1425 CHICAGO ST, Pittsburgh, PA 15220
1429-1441 CHICAGO ST, Pittsburgh, PA 15220
1461-1471 CHICAGO ST, Pittsburgh, PA 15220
1475-1485 CHICAGO ST, Pittsburgh, PA 15220
1487-1493 CHICAGO ST, Pittsburgh, PA 15220
1472-1482 CHICAGO ST, Pittsburgh, PA 15220
1460-1470 CHICAGO ST, Pittsburgh, PA 15220
6248-6256 AUBURN ST, Pittsburgh, PA 15220
6238-6246 AUBURN ST, Pittsburgh, PA 15220
6226-6234 AUBURN ST, Pittsburgh, PA 15220
6214-6222 AUBURN ST, Pittsburgh, PA 15220
6200-6208 AUBURN ST, Pittsburgh, PA 15220
6201-6209 AUBURN ST, Pittsburgh, PA 15220
246-254 AMBER ST, Pittsburgh, PA 15220
1603 BALLINGER ST, Pittsburgh, PA 15220
1611 BALLINGER ST, Pittsburgh, PA 15220
952 BAYRIDGE AVE, Pittsburgh, PA 15220
3773 BEECHWOOD AVE, Pittsburgh, PA 15220
3564 BRIGHTON RD, Pittsburgh, PA 15220
5465 BROAD ST, Pittsburgh, PA 15220
223-229 CARRINGTON ST, Pittsburgh, PA 15220
411 CHATAUQUA ST, Pittsburgh, PA 15220

205409

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Designated Interests Continued

1541 CHELTON AVE, Pittsburgh, PA 15220
212-218 CLOVER ST, Pittsburgh, PA 15220
1245 CRANE ST, Pittsburgh, PA 15220
2113-2135 ECCLES ST, Pittsburgh, PA 15220
1602 FIAT ST, Pittsburgh, PA 15220
515-535 FRAYNE ST, Pittsburgh, PA 15220
6947 HAMILTON AVE, Pittsburgh, PA 15220
1216-1218 HAMLIN ST, Pittsburgh, PA 15220
1415 KENBURMA AVE, Pittsburgh, PA 15220
1615 KIRALFY ST, Pittsburgh, PA 15220
1309 METHYL ST, Pittsburgh, PA 15220
712-730 MONTOOTH ST, Pittsburgh, PA 15220
2534 NEELD AVE, Pittsburgh, PA 15220
1323 OAKHILL ST, Pittsburgh, PA 15220
33 PENN CIRCLE WEST, Pittsburgh, PA 15220
35 PENN CIRCLE WEST, Pittsburgh, PA 15220
39 PENN CIRCLE WEST, Pittsburgh, PA 15220
43 PENN CIRCLE WEST, Pittsburgh, PA 15220
45 PENN CIRCLE WEST, Pittsburgh, PA 15220
213-219 ROTHMAN ST, Pittsburgh, PA 15220
6535 ROWAN ST, Pittsburgh, PA 15220
1429-1431 SANDUSKY ST, Pittsburgh, PA 15220
111 SCHENLEY MANOR DR, Pittsburgh, PA 15220
112 SCHENLEY MANOR DR, Pittsburgh, PA 15220
142 SEBRING AVE, Pittsburgh, PA 15220
219 SEBRING AVE, Pittsburgh, PA 15220
948 SHADYCREST RD, Pittsburgh, PA 15220
1217-1219 SHEFFIELD ST, Pittsburgh, PA 15220
7314 SOMERSET ST, Pittsburgh, PA 15220
1406 STEUBEN ST, Pittsburgh, PA 15220
254 TRAVELLA BLVD, Pittsburgh, PA 15220
221 WAYSIDE ST, Pittsburgh, PA 15220
2337 WOLFORD ST, Pittsburgh, PA 15220
2069 WOODWARD AVE, Pittsburgh, PA 15220
621-623 JOHNSTON AVE, Pittsburgh, PA 15220
627-629 JOHNSTON AVE, Pittsburgh, PA 15220

205409

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Designated Interests Continued

633-635 JOHNSTON AVE, Pittsburgh, PA 15220
641-643 JOHNSTON AVE, Pittsburgh, PA 15220
647-653 JOHNSTON AVE., Pittsburgh, PA 15220
657-663 JOHNSTON AVE., Pittsburgh, PA 15220
667-669 JOHNSTON AVE., Pittsburgh, PA 15220
673-679 JOHNSTON AVE., Pittsburgh, PA 15220
701-703 JOHNSTON AVE., Pittsburgh, PA 15220
707-713 JOHNSTON AVE., Pittsburgh, PA 15220
719-721 JOHNSTON AVE., Pittsburgh, PA 15220
725-731 JOHNSTON AVE., Pittsburgh, PA 15220
735-737 JOHNSTON AVE., Pittsburgh, PA 15220
662-668 JOHNSTON AVE., Pittsburgh, PA 15220
672-674 JOHNSTON AVE., Pittsburgh, PA 15220
678-680 JOHNSTON AVE., Pittsburgh, PA 15220
702-708 JOHNSTON AVE., Pittsburgh, PA 15220
712-714 JOHNSTON AVE., Pittsburgh, PA 15220
718-724 JOHNSTON AVE., Pittsburgh, PA 15220
728-730 JOHNSTON AVE., Pittsburgh, PA 15220
734-744 JOHNSTON AVE., Pittsburgh, PA 15220
748-754 JOHNSTON AVE., Pittsburgh, PA 15220
758-760 JOHNSTON AVE., Pittsburgh, PA 15220
855-857 JOHNSTON AVE., Pittsburgh, PA 15220
849-851 JOHNSTON AVE., Pittsburgh, PA 15220
843-845 JOHNSTON AVE., Pittsburgh, PA 15220
833-839 JOHNSTON AVE., Pittsburgh, PA 15220
2-12 ROSELLE COURT, Pittsburgh, PA 15220
16-26 ROSELLE COURT, Pittsburgh, PA 15220
30-32 ROSELLE COURT, Pittsburgh, PA 15220
36-46 ROSELLE COURT, Pittsburgh, PA 15220
960-962 ROSELLE COURT, Pittsburgh, PA 15220
966-968 ROSELLE COURT, Pittsburgh, PA 15220
972-974 ROSELLE COURT, Pittsburgh, PA 15220
66-68 BOND ST, Pittsburgh, PA 15220
208-214 FAIRVIEW ST, Pittsburgh, PA 15220
301-303 GLASGOW ST, Pittsburgh, PA 15220
1234-1240 LAKEWOOD ST, Pittsburgh, PA 15220

205409

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Designated Interests Continued

744-752 LITCHFIELD ST, Pittsburgh, PA 15220
2746-2748 SACRAMENTO AVE, Pittsburgh, PA 15220
817-827 SHERWOOD AVE, Pittsburgh, PA 15220
714-716 VALONIA ST, Pittsburgh, PA 15220
805-813 WYMORE ST, Pittsburgh, PA 15220
533 MT Pleasant Rd, Pittsburgh, PA 15214
2051 - 2057 Bentley Drive 493 - 510, Pittsburgh, PA 15219
2061 - 2067 Bentley Drive 511 - 532, Pittsburgh, PA 15219
2071 - 2077 Bentley Drive 533 - 556, Pittsburgh, PA 15219
2081 - 2087 Bentley Drive 557 - 580, Pittsburgh, PA 15219
2101 - 2109 Bentley Drive 581 - 598, Pittsburgh, PA 15219
2115 - 2127 Bentley Drive 599 - 616, Pittsburgh, PA 15219
2132 - 2136 Bentley Drive 617 - 634, Pittsburgh, PA 15219
2124 - 2128 Bentley Drive 635 - 652, Pittsburgh, PA 15219
2118 - 2122 Bentley Drive 653 - 670, Pittsburgh, PA 15219
2112 - 2118 Bentley Drive 671 - 688, Pittsburgh, PA 15219
2106 - 2110 Bentley Drive 689 - 706, Pittsburgh, PA 15219
2100 - 2104 Bentley Drive 707 - 724, Pittsburgh, PA 15219
2080 - 2086 Bentley Drive 725 - 748, Pittsburgh, PA 15219
2060 - 2066 Bentley Drive 749 - 772, Pittsburgh, PA 15219
2054 - 2058 Bentley Drive 773 - 790, Pittsburgh, PA 15219
2050 - 2052 Bentley Drive 791 - 802, Pittsburgh, PA 15219
1246 - 1258 Nolan Court 1 - 7, Pittsburgh, PA 15208
1234 - 1244 Nolan Court 8 -13, Pittsburgh, PA 15208
1224 - 1232 Nolan Court 14 - 18, Pittsburgh, PA 15208
1208 - 1222 Nolan Court 19 - 26, Pittsburgh, PA 15208
1260 - 1276 Nolan Court 27 - 35, Pittsburgh, PA 15208
1200 - 1206 Mohler Street 36 - 39, Pittsburgh, PA 15208
1201 - 1211 Mohler Street 40 - 45, Pittsburgh, PA 15208
1213 - 1225 Mohler Street 46 - 52, Pittsburgh, PA 15208
1227 - 1239 Mohler Street 53 - 59, Pittsburgh, PA 15208
1241 - 1255 Mohler Street 60 - 67, Pittsburgh, PA 15208
1294 - 1302 Ferris Court 68 - 72, Pittsburgh, PA 15208
1304 - 1316 Ferris Court 81 - 87, Pittsburgh, PA 15208
1318 - 1330 Heart Court 88 - 94, Pittsburgh, PA 15208
1332 - 1346 Heart Court 95 - 102, Pittsburgh, PA 15208

205409

AAIS

This endorsement changes the
Commercial
Property Coverages provided by this policy.

CO 1072 04 02

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Designated Interests Continued

7416 - 7422 Stranahan Street 103 - 106, Pittsburgh, PA 15208

7400 - 7414 Stranahan Street 107 - 114, Pittsburgh, PA 15208

7505 - 7519 Upland Street 115 - 122, Pittsburgh, PA 15208

7335 - 7343 Upland Street 123 - 127, Pittsburgh, PA 15208

7330 - 7344 Upland Street 128 - 135, Pittsburgh, PA 15208

205409

CO 1072 04 02

Page 11 of 11

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COMMERCIAL OUTPUT PROGRAM INCOME COVERAGE PART

Coverage provided under this coverage part is also subject to the "terms" and conditions in the Commercial Output Program - Property Coverage Part under the sections titled Agreement, Definitions, Property Not Covered, Perils Covered, Perils Excluded, What Must Be Done In Case Of Loss, Loss Payment, and Other Conditions.

COVERAGE OPTIONS

One of the following described coverage options applies when that option is indicated on the "schedule of coverages":

1. Earnings, "rents", and extra expense.
2. Earnings and extra expense.
3. "Rents" and extra expense.
4. Extra expense only.

If option 1. above is selected, the term Earnings includes "rents". When Option 3. is indicated, the term Earnings means only "rents".

COVERAGE

"We" provide the following coverage unless the coverage is excluded or subject to limitations.

"We" provide the coverages described below during the "restoration period" when "your" "business" is necessarily wholly or partially interrupted by direct physical loss of or damage to property at a "covered location" or in the open (or in vehicles) within 1,000 feet thereof as a result of a covered peril.

If "you" lease, rent, or do not own the building "you" occupy, for the purposes of determining an Income Coverage loss, "your" location is the space that "you" lease, rent, or occupy, including but not limited to:

1. all passageways to "your" location within the building; and
2. "your" business personal property in the open (or in a vehicle) within 1,000 feet.

EARNINGS

"We" cover "your" actual loss of net income (net profit or loss before income taxes) that would have been earned or incurred and continuing operating expenses normally incurred by "your" "business", including but not limited to payroll expense.

The net sales value of goods that would have been produced is included in net income for manufacturing risks.

EXTRA EXPENSE

"We" cover only the extra expenses that are necessary during the "restoration period" that "you" would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a covered peril.

"We" cover any extra expense to avoid or reduce the interruption of "business" and continue operating at a "covered location", replacement location, or a temporary location. This includes expenses to relocate and costs to outfit and operate a replacement or temporary location.

"We" will also cover any extra expense to reduce the interruption of "business" if it is not possible for "you" to continue operating during the "restoration period".

To the extent that they reduce a loss otherwise payable under this Coverage Part, "we" will cover any extra expenses to:

1. repair, replace, or restore any property; and
 2. research, replace, or restore information on damaged "valuable papers" or "data records".
-

EXCLUSIONS AND LIMITATIONS

The following exclusions apply in addition to the exclusions and limitations in the Commercial Output Program - Property Coverage Part.

1. **Finished Stock** -- "We" do not cover loss caused by or resulting from loss or damage to stock manufactured by "you" which is ready to pack, ship, or sell. This includes loss caused by or resulting from the time required to reproduce such stock. This does not apply to stock manufactured and held for sale at retail outlets that "you" own and that are insured under this Coverage Part.

2. **Leases, Licenses, Contracts, or Orders** -- "We" do not cover any increase in loss due to the suspension, lapse, or cancellation of leases, licenses, contracts, or orders.

However, "we" do cover loss during the "restoration period" if the suspension, lapse, or cancellation results directly from the interruption of "your" "business".

"We" do not cover any extra expense caused by the suspension, lapse, or cancellation of leases, licenses, contracts, or orders beyond the "restoration period".

3. **Strikes, Protests, and Other Interference** -- "We" do not cover any increase in loss due to interference by strikers or other persons at a "covered location". This applies to interference with rebuilding, repairing, or replacing the property or with resuming "your" "business".

INCOME COVERAGE EXTENSIONS

The following Income Coverage Extensions indicate an applicable "limit" or limitation. This "limit" or limitation may also be shown on the "schedule of coverages". If a different "limit" or limitation is indicated on the "schedule of coverages", that "limit" or limitation will apply instead of the "limit" or limitation shown below.

The following Income Coverage Extensions are part of and not in addition to the applicable Income Coverage "limit".

1. **Interruption by Civil Authority** -- "We" extend "your" coverage for earnings and extra expense to include loss sustained while access to "covered locations" or a "dependent location" is specifically denied by an order of civil authority. This order must be a result of direct physical loss of or damage to property, other than at a "covered location" and must be caused by a covered peril. Unless otherwise indicated on the "schedule of coverages", this Income Coverage Extension is limited to 30 consecutive days from the date of the order.
2. **Period of Loss Extension After Business Resumes** -- "We" extend "your" coverage for earnings to cover loss from the date the covered property that incurred the loss is rebuilt, repaired, or replaced and "business" is resumed or tenantability is restored until:
 - a. the end of 90 consecutive days (unless otherwise indicated on the "schedule of coverages"); or
 - b. the date "you" could reasonably resume "your" "business" to the conditions that would generate the earnings amount or "rents" that would have existed had no loss or damage occurred,

whichever is earlier.

Loss of earnings or "rents" must be caused by direct physical loss of or damage to property at a "covered location" or in the open (or in vehicles) within 1,000 feet thereof as a result of a covered peril.

SUPPLEMENTAL INCOME COVERAGES

Unless otherwise indicated, the following Supplemental Income Coverages apply separately to each "covered location".

The following Supplemental Income Coverages indicate an applicable "limit". This "limit" may also be shown on the "schedule of coverages". If a different "limit" is indicated on the "schedule of coverages", that "limit" will apply instead of the "limit" shown below.

Unless otherwise indicated, a "limit" for a Supplemental Income Coverage provided below is separate from, and not part of, the applicable Income Coverage "limit". The "limit" available for coverage described under a Supplemental Income Coverage:

- a. is the only "limit" available for the described coverage; and
- b. is not the sum of the "limit" indicated for a Supplemental Income Coverage and the Income Coverage "limit".

The "limit" provided under a Supplemental Income Coverage cannot be combined or added to the "limit" for any other Supplemental Income Coverage.

1. **Computer Virus and Hacking** --

- a. **Coverage** -- Coverage for earnings and/or extra expense is extended to loss of earnings or extra expenses caused by a "computer virus" or by "computer hacking" that results in:
 - 1) direct physical loss or damage to covered "computers", "your" computer network, or "your" Web site; or
 - 2) denial of access to or services from "your" "computer", "your" computer network, or "your" Web site.

- b. **Exclusions** -- "We" do not cover loss of earnings or extra expenses under this Supplemental Income Coverage that results from:

- 1) loss of exclusive use of any "data records" or "proprietary programs" that have been copied, scanned, or altered;
- 2) loss of or reduction in economic or market value of any "data records" or "proprietary programs" that have been copied, scanned, or altered; or
- 3) theft from "your" "data records" or "proprietary programs" of confidential information through the observation of the "data records" or "proprietary programs" by accessing covered "computers", "your" computer network, or "your" Web site without any alteration or other physical loss or damage to the records or programs.

Confidential information includes, but is not limited to customer information, processing methods, or trade secrets.

- c. **Waiting Period** -- Unless otherwise indicated on the "schedule of coverages", "we" do not pay for "your" loss of earnings under this Supplemental Income Coverage until after the first 12 hours following the direct physical loss of or damage to "your" "computers", "your" computer network, or "your" Web site. This waiting period does not apply to extra expenses that "you" incur.
- d. **Applicable Limit** -- The most "we" pay in any one occurrence under this Supplemental Income Coverage is \$25,000.

The most "we" pay for all covered losses under this Supplemental Income Coverage during each 12-month period of this policy is \$75,000.

2. **Dependent Locations** -- Coverage for earnings and/or extra expense is extended to loss of earnings or extra expenses that "you" incur during the "restoration period" when "your" "business" is interrupted by direct physical loss of or damage, caused by a covered peril, to property at a "dependent location".

The most "we" pay in any one occurrence under this Supplemental Income Coverage is \$100,000.

3. **Off Premises Utility Service Interruption** --

- a. **Coverage** -- Coverage for earnings and/or extra expense is extended to loss of earnings or extra expenses that "you" incur during the "restoration period" when "your" "business" is interrupted due to the interruption of an off premises utility services when the interruption is a result of direct physical loss or damage by a covered peril to property that is not located at a "covered location" and that is owned by a utility, a landlord, or another supplier who provides "you" with:

- 1) power or gas;
- 2) telecommunications, including but not limited to Internet access; or
- 3) water, including but not limited to waste water treatment.

- b. **Overhead Transmission Lines** -- If the "schedule of coverages" indicates that overhead transmission lines are excluded, coverage under this Supplemental Income Coverage does not include loss to overhead transmission lines that deliver utility service to "you". Overhead transmission lines include, but are not limited to:

- 1) overhead transmission and distribution lines;
- 2) overhead transformers and similar equipment; and
- 3) supporting poles and towers.

- c. **Waiting Period** -- Unless otherwise indicated on the "schedule of coverages", "we" do not pay for "your" loss of earnings under this Supplemental Income Coverage until after the first 12 hours following the direct physical loss of or damage to the property owned by a utility, a landlord, or another supplier. This waiting period does not apply to extra expenses that "you" incur.

- d. **Applicable Limit** -- The most "we" pay in any one occurrence under this Supplemental Income Coverage is \$10,000.

4. **Pollutant Cleanup and Removal** -- When there is a loss to a "covered location" caused by a covered peril, coverage for earnings is extended to loss of earnings during the "restoration period" due to the increased time of interruption of "your" "business" caused by the enforcement of any ordinance, law, or decree that requires "you" to extract "pollutants" from land or water at the "covered location".

This Supplemental Income Coverage only applies if the discharge, dispersal, seepage, migration, release, or escape of the "pollutants" into the land or water at the "covered locations" is caused by a covered peril and occurs during the policy period.

Coverage for earnings is not extended to loss of earnings during the "restoration period" due to the increased time of interruption of "your" "business" caused by the enforcement of any ordinance, law, or decree that requires "you" to test, evaluate, observe, or record the existence, level, or effects of "pollutants". However, "we" cover the increased period of interruption when testing is necessary for the extraction of "pollutants" from land or water.

The ordinance, law, or decree must be in force at the time of loss.

The most "we" pay in any one occurrence or at any one location under this Supplemental Income Coverage is \$25,000.

5. **Contract Penalty** -- Coverage for earnings is extended to cover contract penalties that "you" are assessed or are required to pay because "you" are unable to complete a project or fill an order in accordance with contract terms or conditions.

"Your" inability to complete a project or fill an order on time must be a direct result of physical loss of or damage to covered property caused by a covered peril at a "covered location".

The most "we" pay in any one occurrence under this Supplemental Income Coverage is \$25,000.

The most "we" pay for all covered losses under this Supplemental Income Coverage during each 12-month period of this policy is \$100,000.

6. **Property In Transit, On Exhibition, or In The Custody Of Sales Representatives** -- Coverage for earnings is extended to loss of earnings during the "restoration period" when "your" "business" is interrupted as a result of a direct physical loss, caused by a covered peril, to property in transit, on exhibition, or in the custody of sales representatives as described under the Supplemental Marine Coverages in Commercial Output Program - Property Coverage Part.

The most "we" pay in any one occurrence under this Supplemental Income Coverage is \$10,000.

WHAT MUST BE DONE IN CASE OF LOSS

Other "terms" relating to What Must Be Done In Case Of Loss also apply. These "terms" are described in the Commercial Output Program - Property Coverage Part.

Intent to Continue Business -- If "you" intend to continue "your" "business", "you" must resume all or part of "your" "business" as soon as possible.

VALUATION

1. **Earnings** -- In determining an earnings loss "we" consider:
- a. the experience of "your" "business", before the loss and the probable experience during the time of interruption had no loss occurred;
 - b. "your" continuing operating expenses normally incurred by "your" "business", including but not limited to payroll expense necessary to resume "business" to a similar level of service that existed before the occurrence of direct physical loss or damage; and
 - c. pertinent sources of information and reports including:
 - 1) "your" accounting procedures and financial records;
 - 2) bills, invoices, and other vouchers;
 - 3) contracts, deeds, and liens;
 - 4) reports on feasibility and status; and
 - 5) records documenting "your" budget and marketing objectives and results.

"We" do not pay for any increase in loss due to "your" failure to use reasonable efforts to resume all or part of "your" "business". This includes making use of other locations and property to reduce the loss.

If "your" "business" is not resumed as soon as possible, or if it is not resumed at all, the value of loss payment is based on the period of time it would have otherwise taken to resume "your" "business" as soon as possible.

Only as regards coverage described under Dependent Locations in the Income Coverage Extensions, "we" will reduce the amount of "your" loss of earnings to the extent "you" can resume "your" "business" by using other available sources of materials or outlets for "your" products.

2. **Extra Expense** -- In determining extra expenses that "you" have incurred, "we" consider the salvage value of any property bought for temporary use during the "restoration period" and it will be deducted from the amount of loss determined for extra expense.

HOW MUCH WE PAY

Other "terms" relating to How Much We Pay also apply. These "terms" are described in the Commercial Output Program - Property Coverage Part.

"We" pay no more than the Income Coverage "limit" indicated on the "schedule of coverages" for any one loss. Payment for earnings, extra expense, and "rents" combined does not exceed the "limit".

LOSS PAYMENT

See the Commercial Output Program - Property Coverage Part.

OTHER CONDITIONS

The following condition applies as it relates to this Coverage Part, other "terms" also apply. These "terms" are described in the Commercial Output Program - Property Coverage Part.

Appraisal -- If "you" and "we" do not agree on the amount of net income (net profit or loss before income taxes), payroll expense, and operating expenses, or the amount of loss, either party may demand that these amounts be determined by appraisal in accordance with the provisions described in the Commercial Output Program - Property Coverage Part under Other Conditions, Appraisal.

WAITING PERIOD -- INCOME COVERAGE

As specified below, this endorsement amends the provisions of the Commercial Output Program -- Income Coverage Part.

- b. requires the demolition of any property, in part or in whole, not damaged by a covered peril.

The ordinance, law, or decree must be in force at the time of loss.

DEFINITIONS

The Definition of "restoration period" is deleted and replaced by the following:

"Restoration period" means:

1. The time it should reasonably take to resume "your" "business" to a similar level of service beginning:
 - a. for earnings, after the first 72 hours (unless otherwise indicated on the "schedule of coverages") following the direct physical loss of or damage to property at a "covered location" that is caused by a covered peril; and
 - b. for extra expenses, immediately following the direct physical loss of or damage to property at a "covered location" that is caused by a covered peril.

The "restoration period" ends on the date the property should be rebuilt, repaired, or replaced or the date business is resumed at a new permanent location. This is not limited by the expiration date of the policy.

2. The "restoration period" also means the increased time required to comply with the enforcement of any ordinance, law, or decree that:
 - a. regulates the construction, use, or repair of any property; or

3. Only as regards coverage described under Dependent Locations in the Coverage Extensions, "restoration period" also means the time it should reasonably take to resume "your" "business" to a similar level of service beginning:

- a. for earnings, after the first 72 hours (unless otherwise indicated on the "schedule of coverages") following the direct physical loss of or damage to property at a "covered location" that is caused by a covered peril; and
- b. for extra expenses, immediately following the direct physical loss of or damage to property at a "covered location" that is caused by a covered peril.

The "restoration period" for "dependent locations" ends on:

- a. the date the property at the "dependent location" should be rebuilt, repaired, or replaced; or
- b. the date business is resumed at a new permanent location.

This is not limited by the expiration date of the policy.

COVERAGE EXTENSION

The following coverage extension is deleted and replaced by the following:

Interruption by Civil Authority -- "We" extend "your" coverage for earnings and extra expense to include loss sustained while access to "covered locations" or a dependent location is specifically denied by an order of civil authority. This order must be a result of direct physical loss of or damage to property, other than at a "covered location" and must be caused by a covered peril.

Unless otherwise indicated on the "schedule of coverages", this coverage extension begins:

1. for earnings, 72 hours after the time the order is issued and ends 30 consecutive days and 72 hours from the date of the order; and

2. for extra expense, immediately after the time the order is issued, and ends 30 consecutive days and 72 hours from the date of the order.

SUPPLEMENTAL COVERAGES

The waiting period described under Off Premises Utility Service Interruption is not deleted and replaced by the provisions of this endorsement.

If the Interruption of Web Site endorsement is attached to the Commercial Output Program -- Income Coverage Part, the described waiting period under Interruption of Web Site is not deleted and replaced by the provisions of this endorsement.

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This endorsement changes the policy
-- PLEASE READ THIS CAREFULLY --

FLOOD ENDORSEMENT

The following amends the provisions of the Commercial Output Program – Property Coverage Part.

ADDITIONAL DEFINITIONS

1. "Aggregate limit" means the amount of coverage that applies to all losses at each "covered location" during each separate 12 month period of this policy; this is limited to the expiration or anniversary date.
2. "Occurrence limit" means the amount of coverage that applies to a loss in any one occurrence at each "covered location."
3. "Catastrophe limit" means the amount of coverage that applies to all losses at all "covered locations" during each separate 12 month period of this policy; this is limited to the expiration or anniversary date.

PERILS COVERED

Blanket Flood Coverage -- When blanket flood coverage is indicated on the schedule of coverages, "we" cover direct physical loss to any "covered location" on the location schedule caused by "flood" unless specifically excluded or wholly or partially located in a Special Flood Hazard Area as defined by FEMA, Zone B or Zone X (shaded) on the effective date of this policy.

PERILS EXCLUDED

Under Perils Excluded, the exclusion for Flood is deleted.

HOW MUCH WE PAY

The following are added to How Much We Pay:

1. **Deductible** -- "We" pay only that part of "your" loss over the flood deductible indicated on the schedule of coverages in any one occurrence.

This deductible replaces any other deductible for the peril of "flood". The flood deductible will be calculated as the greater of 10% of the flood limit offered for that policy or the policy deductible indicated on the schedule of coverages form.

2. **Limits That Apply To Blanket Flood Coverage** -- When blanket flood coverage is indicated on the schedule of coverages, the following "limits" apply to loss to covered property caused by "flood", subject to the provisions under Loss Settlement Terms:

- a. The most "we" pay for loss caused by "flood" in any one occurrence at a "covered location" is the "occurrence limit" indicated on the schedule of coverages.
- b. The most "we" pay for loss caused by "flood" at a "covered location" during a 12 month period is the "aggregate limit" indicated on the schedule of coverages.
- c. The most "we" pay for all losses caused by "flood" at all "covered locations"

during a 12 month period is the "catastrophe limit" indicated on the schedule of coverages.

3. **Excess Insurance And Other Insurance** -- "You" may purchase insurance in excess of the applicable "limit" for flood coverage. "You" may also use insurance under this endorsement as excess insurance over another policy. When you use insurance under this

endorsement as excess over another policy, the limits under this endorsement will apply after the deductible and limits for any other policy and deductible under the endorsement have been exhausted. Such excess or other insurance will not be considered in applying Insurance Under More Than One Policy nor will it be considered in the application of any pro rata or apportionment provision.



HACP 2044 11 13

Insured Name: **Pittsburgh Housing Authority, PA**
Policy Number: **HAPI-578-187693-2019**
Endorsement Effective Date: **01/01/2019**

This endorsement changes the policy
PLEASE READ THIS CAREFULLY

DEFINITION OF FLOOD

The following amends the provisions of the Commercial Output Program – Property Coverage Part.

DEFINITIONS

Item 13. "Flood" is deleted in its entirety and replaced with the following language:

13. "Flood" means:
- a. General and temporary condition where normally dry land and/or property is partially or completely inundated due to:
 - 1) Flood, surface waters, waves, inland or tidal waters, rising, overflowing, or breaking of boundaries of rivers, lakes, streams, ponds or similar natural or man-made bodies of water; or
 - 2) Waves, tidal waves, tsunamis, **storm surge**; or
 - 3) Unusual or rapid accumulation or runoff of surface waters from any source; or
 - 4) Mudslides or mudflows which are caused by "flood"; or
 - 5) Spray, whether wind driven or not from any of the water referred to in Items 1, 2, 3 or 4; or
 - 6) Waterborne material carried or otherwise moved by any of water or mud referred to in Items 1, 2, 3, 4 or 5.

All other terms and conditions under this policy remain the same

PERILS EXCLUDED

Item 1.f. "Flood" is deleted in its entirety and replaced with the following language:

Flood - "We" do not cover loss caused by directly or indirectly by "flood". Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at same time as, or after the excluded causes or events.

Insured Name:
Policy Number:
Endorsement Effective Date:

This endorsement changes the policy
– PLEASE READ THIS CAREFULLY –

EARTHQUAKE ENDORSEMENT

This endorsement amends the provisions of the Commercial Output Program -- Property Coverage Part. The following applies with respect to loss or damage to a building or structure identified in the Location Schedule as being subject to this endorsement.

ADDITIONAL DEFINITIONS

1. "Aggregate limit" means the amount of coverage that applies to loss at each location during each separate 12-month period of this policy; this is limited to the expiration or anniversary date.
2. "Occurrence limit" means the amount of coverage that applies to loss in any one occurrence at each location.
3. "Catastrophe limit" means the amount of coverage that applies to all losses at all locations during each separate 12-month period of this policy; this is limited to the expiration or anniversary date.

PERILS COVERED

When a location is shown on the Location Schedule as being subject to this endorsement, covered perils for that location include (unless otherwise excluded):

1. Earthquake; and
2. Volcanic eruption – for the purpose of this endorsement, volcanic eruption means the eruption, explosion, or effusion of a volcano.

All earthquakes or volcanic eruptions that occur within a continuous 168-hour period shall be

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considered a single occurrence. This 168-hour period is not limited by the policy expiration.

Scheduled Earthquake Coverage – When scheduled earthquake coverage is indicated on the schedule of coverages, "we" cover direct physical loss caused by earthquake and/or volcanic eruption to covered property at locations described on the Location Schedule as being subject to this endorsement.

Blanket Earthquake Coverage – When blanket earthquake coverage is indicated on the schedule of coverages, "we" cover direct physical loss caused by earthquake and/or volcanic eruption to covered property at all "covered locations".

PERILS EXCLUDED

Under Perils Excluded, paragraph 1.b. Earth Movement is replaced by the following:

b. Earth Movement or Volcanic Eruption

– "We" do not pay for loss caused by:

1. earthquake or volcanic eruption that begins before the inception date of this coverage;
2. blasting (other than volcanic eruption);
3. landslide, mine subsidence, mudflow, or mudslide even if caused by earthquake or volcanic eruption; and
4. sinking, rising or shifting of earth,

whether natural or man-made, unless caused by earthquake or volcanic eruption that begins before the inception date of this coverage.

ADDITIONAL PROPERTY NOT COVERED OR SUBJECT TO LIMITATIONS

Masonry Veneer – "We" do not pay for loss to exterior masonry veneer (other than stucco) on wood frame walls caused by earthquake or volcanic eruption. The value of masonry veneer will not be included in the value of covered property or the amount of loss when applying:

1. the deductible that applies to this endorsement; or
2. the coinsurance, if applicable, to the Commercial Output Program coverages.

However, "we" will cover masonry veneer when described as included on the Location Schedule or when it is less than 10% of the exterior wall area.

HOW MUCH WE PAY

The following are added to How Much We Pay:

1. **Deductible** – "We" pay only that part of "your" loss over the earthquake/volcanic eruption deductible indicated on the schedule of coverages in any one occurrence. The deductible may be shown as either an amount or a percentage. When shown as a percentage, the deductible is that percentage of the value of the covered property at the time of the loss.

This deductible applies separately to:

- a. each building or structure;
- b. business personal property in each building or structure; and

- c. business personal property in the open (or in vehicles) on or within 1,000 feet of a "covered location".

This deductible replaces any other deductible for the perils of earthquake and/or volcanic eruption.

2. **Limits That Apply To Covered Property** – Subject to the Loss Settlement Terms provision, the following "limits" apply to loss to covered property caused by earthquake and/or volcanic eruption:

- a. The most "we" pay for loss caused by earthquake and/or volcanic eruption in any one occurrence at a location described on the Location Schedule as being subject to this endorsement is the "occurrence limit" shown on the schedule.

- b. The most "we" pay for loss caused by earthquake and/or volcanic eruption at a location described on the Location Schedule as being subject to this endorsement during a 12 month period is the "aggregate limit" shown on the schedule.

- c. The most "we" pay for all losses caused by earthquake and/or volcanic eruption at all locations described on the Location Schedule as being subject to this endorsement during a 12 month period is the "catastrophe limit" shown on the schedule.

OTHER CONDITIONS

Excess Insurance – "You" may purchase insurance in excess of the amount(s) stated in the schedule of coverages. Such excess insurance will not be considered in applying **Insurance Under More Than One Coverage** nor will it be considered in the application of any pro rata or apportionment provision.

SPOILAGE COVERAGE PART BLANKET COVERAGE

Coverage provided under this coverage part is also subject to the "terms" and conditions in the Commercial Output Program - Property Coverage Part under the sections titled Agreement, Definitions, Property Not Covered, What Must Be Done In Case Of Loss, How Much We Pay, Loss Payment, and Other Conditions.

Reference to Spoilage Schedule or schedule in this coverage part means the Spoilage Schedule or the "schedule of coverages".

COVERAGE

"We" cover direct physical loss of "perishable stock" due to "spoilage" caused by a covered peril described below and while at a "covered location".

PERILS COVERED

"We" cover risks of direct physical loss caused by the following perils unless the loss is caused by a peril that is excluded.

1. **Breakdown, Malfunction, or Failure (Equipment Breakdown)** -- "We" cover changes in temperature or humidity resulting from an "accident" to "covered equipment" at a "covered location" including but not limited to the refrigeration system or the equipment or apparatus controlling the refrigeration system.
2. **Refrigerant Contamination (Equipment Breakdown)** -- "We" cover loss of "perishable stock" due to refrigerant contamination from the release of refrigerant, including but not limited to ammonia, and caused by or resulting from an "accident" to "covered equipment" at a "covered location".

3. **Refrigerant Contamination (Other Causes of Loss)** -- Except as noted above in 2., "we" cover loss of "perishable stock" due to refrigerant contamination from the release of refrigerant, including but not limited to ammonia.

4. **Power Disruption (Equipment Breakdown)** -- "We" cover changes in temperature or humidity resulting from:

- a. complete or partial lack of electrical power; or

- b. fluctuation of electrical current

caused by or resulting from an "accident" to "covered equipment" owned by a utility who provides "you" with electrical power.

5. **Power Disruption (Other Causes of Loss)** -- Except as noted above in 4., "we" cover changes in temperature or humidity resulting from:

- a. complete or partial lack of electrical power; or

- b. fluctuation of electrical current

due to conditions beyond "your" control.

COVERAGE EXTENSION

When the Commercial Output Program - Income Coverage Part is made a part of this policy, "we" also cover loss of earnings and/or the necessary extra expenses that "you" incur caused by a peril described above under Perils Covered.

PERILS EXCLUDED

Only as regards Spoilage Coverage, Perils Excluded is deleted and replaced by the following:

1. "We" do not pay for loss or damage caused directly or indirectly by one or more of the following excluded causes or events. Such loss or damage is excluded regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded causes or events.

- a. **Earth Movement** -- "We" do not pay for loss caused by any earth movement (other than "sinkhole collapse") or caused by eruption, explosion, or effusion of a volcano. Earth movement includes, but is not limited to: earthquake; landslide; mudflow; mudslide; mine subsidence; or sinking, rising, or shifting of earth.

"We" do cover direct loss by fire, explosion, or "volcanic action" resulting from either earth movement or eruption, explosion, or effusion of a volcano.

- b. **Civil Authority** -- "We" do not pay for loss caused by order of any civil authority, including seizure, confiscation, destruction, or quarantine of property.

"We" do cover loss resulting from acts of destruction by the civil authority to prevent the spread of fire, unless the fire is caused by a peril excluded under this coverage.

- c. **Nuclear Hazard** -- "We" do not pay for loss caused by or resulting from a nuclear reaction, nuclear radiation, or radioactive contamination (whether controlled or uncontrolled; whether caused by natural, accidental, or artificial means). Loss caused by nuclear hazard is not considered loss caused by fire, explosion, or smoke. Direct loss by fire resulting from the nuclear hazard is covered.

- d. **War and Military Action** -- "We" do not pay for loss caused by:

- 1) war, including undeclared war or civil war; or
- 2) a warlike action by a military force, including action taken to prevent or defend against an actual or expected attack, by any government, sovereign, or other authority using military personnel or other agents; or
- 3) insurrection, rebellion, revolution, or unlawful seizure of power including action taken by governmental authority to prevent or defend against any of these.

With regard to any action that comes within the "terms" of this exclusion and involves nuclear reaction, nuclear radiation, or radioactive contamination, this War and Military Action Exclusion will apply in place of the Nuclear Hazard Exclusion.

- e. **Water** -- "We" do not pay for loss caused by water. This means:

- 1) flood, surface water, waves, tidal water, or the overflow of a body of water, all whether driven by wind or not. This includes spray that results from these whether driven by wind or not;
- 2) water that backs up through a sewer or drain; and

- 3) water below the surface of the ground. This includes water that exerts pressure on or flows, seeps, or leaks through or into a building or structure, sidewalk, driveway, foundation, swimming pool, or other structure.

If fire, explosion, or sprinkler leakage results, "we" do cover the resulting loss.

2. "We" do not pay for loss or damage that is caused by or results from one or more of the following excluded causes or events:

- a. **Disconnection or Deactivation** -- "We" do not pay for loss caused by the disconnection of the refrigeration system from the source of power, or the deactivation of electrical power caused by turning off a switch or other device used to control the electrical current or power.
- b. **Glass Breakage** -- "We" do not pay for loss caused by the breakage of any glass that is a permanent part of the refrigeration system.
- c. **Inability to Provide Sufficient Power** -- "We" do not pay for loss caused by:
 - 1) the inability of an electrical utility company or other power source to provide sufficient power due to governmental order or lack of fuel; or
 - 2) the lack of generating capacity at the "covered location" to meet demand.
- d. **Neglect** -- "We" do not pay for loss caused by "your" neglect to use all reasonable means to save covered property at and after the time of loss.

"We" do not pay for loss caused by "your" neglect to use all reasonable means to save and preserve covered property when endangered by a covered peril.
- e. **Wear and Tear** -- "We" do not pay for loss caused by wear and tear, marring, or scratching.

"We" do cover any resulting loss caused by:

- 1) a "specified peril";
- 2) breakage of building glass; or
- 3) an "accident" to "covered equipment".

SPOILAGE VALUATION

When selling price is indicated in the Spoilage Schedule, the value of "perishable stock" will be based on the selling price less all discounts and unincurred expenses.

If selling price is not indicated, the valuation of "perishable stock" will be based on the applicable valuation as indicated in the Commercial Output Program - Property Coverage Part.

HOW MUCH WE PAY

The following provisions are added to How Much We Pay:

1. **Spoilage Deductible** -- "We" pay only that part of "your" "spoilage" loss over the deductible amount indicated for Spoilage Deductible in any one occurrence.
2. **Loss Settlement Terms** -- Subject to the applicable provisions under How Much We Pay and coinsurance provisions (if applicable), "we" pay the lesser of:
 - a. the amount determined under Spoilage Valuation;
 - b. the cost to replace the "perishable stock" with material of like kind and quality to the extent practicable; or
 - c. the applicable "limit" indicated on the Spoilage Schedule.

ADDITIONAL CONDITIONS

The following are added to Other Conditions:

1. **Refrigeration Maintenance or Service Agreement** -- "We" do not cover losses occurring at "covered locations" if "you" do not notify "us" as soon as reasonably possible when:
 - a. "you" voluntarily discontinue or terminate;
or

- b. "you" know of any suspension, termination, cancellation, or impairment of

an applicable refrigeration maintenance or service agreement.

This condition applies only when a refrigeration maintenance or service agreement is indicated in the Spoilage Schedule. This additional condition does not apply when factors away from "covered locations" result in the complete or partial lack of electrical power or fluctuation of electrical current at a "covered location".

AMENDATORY ENDORSEMENT PENNSYLVANIA

1. The following provision applies to policies that do not include coverage for owner-occupied private residential structures with four or less household units or household personal property contained in a private residence.

Under Common Policy Conditions, Cancellation is deleted and replaced by the following:

Cancellation and Nonrenewal -- "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.

"We" may cancel or not renew this policy by written notice to "you" at the address shown on the "declarations". "Our" notice will include the specific reason for cancellation or nonrenewal. Proof of delivery or mailing is sufficient proof of notice.

If this policy has been in effect less than 60 days, "we" may cancel for any reason. "We" will give "you" at least 30 days notice before cancellation is effective.

After this policy has been in effect 60 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel only if one or more of the following reasons apply:

- a. a condition, factor, or loss experience material to insurability has changed substantially, or a substantial condition, factor, or loss experience material to insurability has become known during the policy term;
- b. loss of reinsurance or a substantial decrease in reinsurance has occurred, which loss or decrease will, at the time of cancellation, be certified to the Insurance Commissioner as directly affecting in-force policies;

- c. "you" have made a material misrepresentation which affects the insurability of the risk;
- d. the policy was obtained through fraudulent statements, omissions, or concealment of fact material to the acceptance of the risk or hazard assumed by "us";
- e. "you" have failed to pay a premium when due, whether the premium is payable directly to "us" or "our" agents or indirectly under a premium finance plan or extension of credit;
- f. material failure to comply with policy "terms", conditions, or contractual duties. This includes material failure to comply with safety standards and loss control recommendations if:
 - 1) "we" have provided "you" with written notice of the failure to comply with safety standards and loss control recommendations;
 - 2) "we" have provided "you" with a reasonable opportunity to cure deficiencies with respect to safety standards and loss control recommendations; and
 - 3) the deficiencies with respect to safety standards and loss control recommendations have not been cured; or
- g. other reasons that the Insurance Commissioner may approve.

After this policy has been in effect 60 days or more: if "we" cancel or nonrenew for nonpayment of premium or material misrepresentation, "we" will give "you" at least 15 days notice before cancellation is effective; if "we" cancel or nonrenew for any other reason, "we" will give "you" at least 60 days notice before cancellation or nonrenewal is effective.

The policy may also be cancelled from inception upon discovery that it was obtained through fraudulent statements, omissions, or concealment of fact material to the acceptance of the risk or to the hazard assumed by "us".

The return premium, if any, will be refunded to "you" not later than ten business days after the effective date of the termination if "we" cancel this policy, or not later than 30 days after the effective date of the termination if "you" cancel this policy.

2. The following provision applies to policies that include coverage for owner-occupied private residential structures with four or less household units or household personal property contained in a private residence.

Under Common Policy Conditions, Cancellation is deleted and replaced by the following:

Cancellation and Nonrenewal -- "You" may cancel this policy by returning the policy to "us" or by giving "us" written notice and stating at what future date coverage is to stop.

"We" may cancel or not renew this policy by written notice to "you" at the address shown on the "declarations". "Our" notice will include the specific reason for cancellation or nonrenewal. Proof of delivery or mailing is sufficient proof of notice.

If this policy has been in effect less than 60 days, "we" may cancel for any reason.

After this policy has been in effect for 60 days or more, or if it is a renewal of a policy issued by "us", "we" may cancel or not renew only for the following reasons:

- a. the premium has not been paid when due;

- b. the policy was obtained through fraud, material misrepresentation, or omission of fact which, if known by "us", would have caused "us" not to issue the policy;
- c. there has been a substantial change or increase in hazard in the risk assumed by "us" subsequent to the date the policy was issued;
- d. there is a substantial increase in the hazards insured against by reason of willful or negligent acts or omissions by "you"; or
- e. any other reasons approved by the Insurance Commissioner pursuant to rules and regulations promulgated by the Insurance Commissioner.

"We" will give "you" notice at least 30 days in advance of cancellation or nonrenewal.

This policy terminates automatically on its expiration or anniversary if "you": surrender the policy to "us"; have notified "us" or "our" agent in writing of "your" intent not to renew; or have not paid the renewal or installment premium when due.

"Your" return premium, if any, will be refunded at the time of cancellation or as soon as practical. Payment or tender of the unearned premium is not a condition of cancellation.

3. Under Common Policy Conditions, the following condition is added:

Notice Of Increased Premium -- "We" will give "you" notice at least 30 days before the renewal date if "we" intend to increase the renewal premium.

AMENDATORY ENDORSEMENT PENNSYLVANIA

1. Throughout this policy, the "term" actual cash value means the cost to repair or replace property using materials of like kind and quality, to the extent practical, less a deduction for depreciation, however caused.

2. What Must Be Done In Case Of Loss is amended to include the following provision:

Notice of Our Intent -- Unless "we" need more time to investigate "your" claim, "we" will give "you" notice of "our" intent to accept or deny "your" claim within 15 working days after receipt of a duly executed proof of loss.

If "we" deny "your" claim, "we" give "you" written notice of "our" denial. "Our" notice will identify any provision of this policy on which the denial is based.

If "we" need more time to investigate "your" claim, "we" will give "you" notice of "our" need for more time within 15 working days after receipt of a duly executed proof of loss. "Our" notice will state why more time is needed.

If "our" investigation cannot be completed within 30 days of the date of "our" initial notice, "we" will give "you" written notice to state why more time is needed. "We" will give "you" such notice within 30 days of the date of "our" initial notice.

"We" will continue to give "you" written notice every 45 days thereafter to state why more time is needed until "we" give "you" notice of "our" intent to accept or deny "your" claim.

The requirements of this provision do not apply if there is a reasonable basis supported by specific information available for review by the insurance regulatory authority that "you" have fraudulently caused or contributed to the loss by arson or other illegal activity. Under such circumstances, "we" will give notice of "our" intent to accept or deny "your" claim within a reasonable period of time after receipt of a duly executed proof of loss.

3. Under Other Conditions, Death is amended to include the following:

Subject to the payment of any premium due for the current policy period and any extension thereof, and all other "terms" of the policy, this policy will continue for no less than 180 days after the date of "your" death, unless the property covered by this policy is sold before the end of that 180 days. If the property is sold within such 180 day period, coverage will continue until the date of sale.

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INSURANCE CONSULTATION SERVICES EXEMPTION ACT -- NOTICE

"We" may provide consultation services such as inspections or surveys of "your" property in accordance with the provisions of the policy. These services may reduce the likelihood of injury, death, or loss.

This notice is required to be provided to "you" by the Insurance Consultation Services Exemption Act of Pennsylvania. This act provides that "we", "our" agents, employees, or service contractors are not liable for damages from injury, death, or loss occurring as a result of an act or omission by a person in the course of such services.

The Act does not apply:

1. if the injury, death, or loss occurred during the actual performance of the consultation services and was caused by "our" negligence or the negligence of "our" agents, employees, or service contractors;
2. to consultation services performed under a written service contract not related to the policy; or
3. if an act or omission by "us", "our" agents, employees, or service contractors is determined by law to constitute a crime, actual malice, or gross negligence.

This notice must be attached to all new and renewal policies.

HACP 2034 04 12

**This endorsement changes the policy.
-- PLEASE READ THIS CAREFULLY --**

DIVIDENDS ENDORSEMENT

First Insured Named in the Declarations: **Pittsburgh Housing Authority, PA**
Policy Number: **HAPI-578-187693-2019**
Policy Effective Date: **01/01/2019**
Endorsement Effective Date: **01/01/2019**

The first insured named in the Declarations may be eligible for dividends in accordance with your Member Accounting Policy, as may be amended from time to time.

Please be advised:

- Dividends are not guaranteed and are payable at the discretion of the Board of Directors.
- The Member Accounting Policy may be amended at any time at the discretion of the Board of Directors.
- Provisions of the Member Accounting Policy comply with applicable state laws and regulations. Any provision that conflicts with an applicable state law or regulation will automatically be revised, where possible, to be legal, valid and enforceable.

ALL OTHER TERMS AND CONDITIONS CONTAINED IN THE POLICY REMAIN IN FULL FORCE AND EFFECT.

**IMPORTANT NOTICE TO POLICYHOLDERS PRODUCERS
COMPENSATION DISCLOSURE**

THIS NOTICE DOES NOT AMEND ANY PROVISION OF OR AFFORD ANY COVERAGE UNDER YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY PROVISIONS AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS.

HAI Group is a registered trademark for our family of insurance companies.

Housing Insurance Services (HIS) represents insurance companies and in such capacity will provide services to you relating to your insurance coverage.

HIS will receive compensation from the insurance companies if you choose to purchase the proposed coverage.

In many cases, HIS will obtain proposals from other insurers offering coverage in connection with the insurance programs. You may obtain more information about the compensation expected to be received by HIS, and the compensation expected to be received based in whole or in part on any alternative quotes by requesting such information from HIS – Agency Operations Department, at 203-272-8220 or 1-800-873-0242.

Please Read This Notice Carefully

SUMMARY OF CHANGES

Property Policy Revisions Housing Authority Property Insurance (A Mutual Company)

Effective 7/1/2018

No coverage is provided by this notice, nor does it replace any provisions of your policy. If there are any discrepancies between the policy and this notice, **the provisions of the policy govern.**

Limited Loss Due to By-Products of Production or Processing Operations (Rental Properties) – HACP 2067: This new endorsement will be added to all new and renewal policies. The form will be added at the time of renewal, and not prior, unless there has been a previous conversation with the named insured.

The purpose of the Limited Loss Due to By-Products or Production or Process Operations (Rental Properties), HACP 2067, is to introduce a sublimit for property damage resulting from or due to smoke vapor, gas, or any other substance released in the course of production or processing performed at a "covered location." The most we will pay for all loss or damage associated with this Coverage Extension during each separate 12-month period is \$100,000, regardless of the number of occurrences. The deductible applicable to this Coverage Extension is \$5,000 per occurrence.

Flood Endorsement – HACP 2045: The Flood Endorsement has been updated to reflect new definitions provided by FEMA. In keeping with underwriting intent, it is understood that for those policies that include this endorsement, coverage is provided for "flood" unless specifically excluded or the "covered location" is wholly or partially located in a Special Flood Hazard Area as defined by FEMA, Zone B or Zone X (shaded).

Please Read This Notice Carefully

SUMMARY OF CHANGES

**Property Policy Revisions
Housing Authority Property
Insurance (A Mutual Company)**

Effective 7/1/2018

No coverage is provided by this notice, nor does it replace any provisions of your policy. If there are any discrepancies between the policy and this notice, **the provisions of the policy govern.**

Public Housing Authority Endorsement – HACP 2005: This updated endorsement will be added to all new and renewal policies. The endorsement will be added at the time of, and not prior to, renewal, unless there has been a prior written communication with the named insured to the contrary.

The purpose of this updated endorsement is to remove coverage for buildings that have been vacant or unoccupied for more than 120 days.

For your information, please also be advised that: (a) for buildings in an approved Disposition Status (as defined by HUD), alternative coverage will be secured; and (b) buildings in an approved Demolition status (as defined by HUD) will no longer be underwritten through Housing Authority Property Insurance (A Mutual Company).



**189 Commerce Court
PO Box 189
Cheshire, CT 06410-0189
800-873-0242**

HAI Group® | 189 Commerce Court, Cheshire, CT 06410 | HAI Group is a registered trademark for a family of companies which includes Housing Authority Risk Retention Group, Inc.; Housing Authority Property Insurance, A Mutual Company; Housing Enterprise Insurance Company, Inc.; Housing Insurance Services, Inc. (DBA Housing Insurance Agency Services in NY and MI); Housing Specialty Insurance Company, Inc.

HAJA 1004 01 14

COMMON POLICY DECLARATIONS

COMPANY NAME and ADDRESS	Housing Authority Risk Retention Group 189 Commerce Court Cheshire Connecticut 06410-0189
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NAMED INSURED:	Housing Authority of the City of Pittsburgh
MAILING ADDRESS:	200 Ross Street, 9 th Floor Pittsburgh, PA 15219

POLICY PERIOD: FROM <u>01/01/2019</u> TO <u>01/01/2020</u> 12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS

BUSINESS DESCRIPTION: Public Housing Authority

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

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

Coverage:	Premium
Commercial Automobile Coverage Part	\$
	\$
Total Due	\$
Taxes, Fees, Sur charges (specify):	\$
	\$
TOTAL PAYABLE AT INCEPTION:	\$

Payable in Installments:	Date	Amount Due	Date	Amount Due	Date	Amount Due
		\$		\$		\$
		\$		\$		\$
		\$		\$		\$
		\$		\$		\$

FORMS APPLICABLE TO ALL COVERAGE PARTS (SHOW NUMBERS):

See HACA SF - Schedule of Forms

Countersigned: 01/12/2019	By:
(Date)	(Authorized Representative)



SCHEDULE OF FORMS

Policy Number: HGAU-578-187657-19
Insured Name: Housing Authority of the City of Pittsburgh

Common Policy Provisions

HADC-01-09-03	COMMON POLICY DECLARATIONS
HACA-SF-01-17	SCHEDULE OF FORMS

Interline Endorsements

IL 00 17 11 98	COMMON POLICY CONDITIONS
IL 00 21 09 08	NUCLEAR ENERGY LIABILITY EXCLUSION
IL 01 20 10 13	PENNSYLVANIA CHANGES-DEFENSE COSTS
IL 02 46 09 07	PENNSYLVANIA CHANGES – CANCELLATION AND NONRENEWAL

Commercial Automobile

HACA DS 09-03	BUSINESS AUTO COVERAGE PART DECLARATIONS
CA 00 01 10 13	BUSINESS AUTO COVERAGE FORM
CA 01 80 06 16	PENNSYLVANIA CHANGES
CA 03 02 10 13	DEDUCTIBLE LIABILITY COVERAGE
CA 21 92 10 13	PENNSYLVANIA UNINSURED MOTORIST COVERAGE NONSTACKED
CA 21 93 10 13	PENNSYLVANIA UNDERINSURED MOTORIST COVERAGE NONSTACKED
CA 22 37 10 13	PENNSYLVANIA BASIC FIRST PARTY BENEFIT

Policyholder Notices

HAPN 4030 03 17	IMPORTANT NOTICE TO POLICYHOLDERS – PRODUCERS COMPENSATION DISCLOSURE NOTICE
IL 09 10 07 02	PENNSYLVANIA NOTICE

This policy consists of the Common Policy Declarations and the Coverage Parts and endorsements listed in that declarations form.

In return for payment of the premium, The Housing Risk Retention Group agrees with the Named Insured to provide the insurance afforded by a Coverage Part forming part of this policy.

The Housing Risk Retention Group has executed this policy, but it is valid only if countersigned on the Common Policy Declarations by our authorized representative.

Authorized Signature

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is 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 less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and
 - c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MEDICAL PROFESSIONAL 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

1. The insurance does not apply:
 - A. Under any Liability Coverage, to "bodily injury" or "property damage":
 - (1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
 - B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.
 - C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:
 - (1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
 - (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
 - (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.
2. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties.

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

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

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

"Waste" means any waste material **(a)** containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and **(b)** resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a)** Any "nuclear reactor";
- (b)** Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";

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

(d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

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

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

"Property damage" includes all forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PENNSYLVANIA CHANGES – DEFENSE COSTS

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART – LEGAL LIABILITY COVERAGE FORM
COMMERCIAL PROPERTY COVERAGE PART – MORTGAGEHOLDER'S ERRORS AND OMISSIONS COVERAGE FORM
ELECTRONIC DATA LIABILITY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
FARM COVERAGE PART
FARM UMBRELLA LIABILITY POLICY
LIQUOR LIABILITY COVERAGE PART
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCT WITHDRAWAL COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK COVERAGE PART

A. The provisions of Paragraph **B.** are added to all Insuring Agreements that set forth a duty to defend under:

1. Section **I** of the Commercial General Liability, Commercial Liability Umbrella, Electronic Data Liability, Employment-related Practices Liability, Farm, Liquor Liability, Medical Professional Liability, Owners And Contractors Protective Liability, Pollution Liability, Product Withdrawal, Products/Completed Operations Liability, Railroad Protective Liability and Underground Storage Tank Coverage Parts, Auto Dealers Coverage Form and the Farm Umbrella Liability Policy;
2. Section **II** under the Auto Dealers, Business Auto and Motor Carrier Coverage Forms;
3. Section **III** under the Auto Dealers and Motor Carrier Coverage Forms;
4. Section **A.** Coverage under the Legal Liability Coverage Form; and

5. Coverage **C** – Mortgageholder's Liability under the Mortgageholder's Errors And Omissions Coverage Form.

Paragraph **B.** also applies to any other provision in the policy that sets forth a duty to defend.

B. If we initially defend an insured ("insured") or pay for an insured's ("insured's") defense but later determine that none of the claims ("claims"), for which we provided a defense or defense costs, are covered under this insurance, we have the right to reimbursement for the defense costs we have incurred.

The right to reimbursement under this provision will only apply to the costs we have incurred after we notify you in writing that there may not be coverage and that we are reserving our rights to terminate the defense or the payment of defense costs and to seek reimbursement for defense costs.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PENNSYLVANIA CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
 COMMERCIAL AUTOMOBILE COVERAGE PART
 COMMERCIAL GENERAL LIABILITY COVERAGE PART
 COMMERCIAL INLAND MARINE COVERAGE PART
 COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 CRIME AND FIDELITY COVERAGE PART
 EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
 EQUIPMENT BREAKDOWN COVERAGE PART
 FARM COVERAGE PART
 FARM UMBRELLA LIABILITY POLICY
 LIQUOR LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

A. The **Cancellation** Common Policy Condition is replaced by the following:

CANCELLATION

1. The first Named Insured shown in the Declarations may cancel this policy by writing or giving notice of cancellation.

2. Cancellation Of Policies In Effect For Less Than 60 Days

We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least 30 days before the effective date of cancellation.

3. Cancellation Of Policies In Effect For 60 Days Or More

If this policy has been in effect for 60 days or more or if this policy is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:

a. You have made a material misrepresentation which affects the insurability of the risk. Notice of cancellation will be mailed or delivered at least 15 days before the effective date of cancellation.

b. You have failed to pay a premium when due, whether the premium is payable directly to us or our agents or indirectly under a premium finance plan or extension of credit. Notice of cancellation will be mailed at least 15 days before the effective date of cancellation.

c. A condition, factor or loss experience material to insurability has changed substantially or a substantial condition, factor or loss experience material to insurability has become known during the policy period. Notice of cancellation will be mailed or delivered at least 60 days before the effective date of cancellation.

d. Loss of reinsurance or a substantial decrease in reinsurance has occurred, which loss or decrease, at the time of cancellation, shall be certified to the Insurance Commissioner as directly affecting in-force policies. Notice of cancellation will be mailed or delivered at least 60 days before the effective date of cancellation.

- e. Material failure to comply with policy terms, conditions or contractual duties. Notice of cancellation will be mailed or delivered at least 60 days before the effective date of cancellation.
- f. Other reasons that the Insurance Commissioner may approve. Notice of cancellation will be mailed or delivered at least 60 days before the effective date of cancellation.

This policy may also be cancelled from inception upon discovery that the policy was obtained through fraudulent statements, omissions or concealment of facts material to the acceptance of the risk or to the hazard assumed by us.

- 4. We will mail or deliver our notice to the first Named Insured's last mailing address known to us. Notice of cancellation will state the specific reasons for cancellation.
- 5. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 6. 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 and will be returned within 10 business days after the effective date of cancellation. If the first Named Insured cancels, the refund may be less than pro rata and will be returned within 30 days after the effective date of cancellation. The cancellation will be effective even if we have not made or offered a refund.

- 7. If notice is mailed, it will be by registered or first class mail. Proof of mailing will be sufficient proof of notice.

B. The following are added and supersede any provisions to the contrary:

1. Nonrenewal

If we decide not to renew this policy, we will mail or deliver written notice of nonrenewal, stating the specific reasons for nonrenewal, to the first Named Insured at least 60 days before the expiration date of the policy.

2. Increase Of Premium

If we increase your renewal premium, we will mail or deliver to the first Named Insured written notice of our intent to increase the premium at least 30 days before the effective date of the premium increase.

Any notice of nonrenewal or renewal premium increase will be mailed or delivered to the first Named Insured's last known address. If notice is mailed, it will be by registered or first class mail. Proof of mailing will be sufficient proof of notice.

POLICY NUMBER: HGAU-578-187657-19
ISSUE DATE: 01/12/2019

COMMERCIAL AUTO
HACA-DS-09-03

BUSINESS AUTO COVERAGE PART DECLARATIONS

Housing Authority Risk Retention Group Inc.
189 Commerce Court
Cheshire Connecticut 06410-0189

ITEM ONE

NAMED INSURED:	Housing Authority of the City of Pittsburgh
MAILING ADDRESS:	200 Ross Street, 9 th Floor Pittsburgh, PA 15219

POLICY PERIOD:	From 01/01/2019 To 01/01/2020	12:01 A.M. Standard Time at your mailing address shown above.
PREVIOUS POLICY NUMBER:	HGAU-578-178017-18	

THE BUSINESS AUTO COVERAGE PART CONSISTS OF THESE DECLARATIONS AND THE ATTACHED BUSINESS AUTO COVERAGE FORM, OTHER COVERAGE FORM(S), SCHEDULE(S) AND ENDORSEMENTS. IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

*ESTIMATED TOTAL PREMIUM		\$
Premium shown is payable:	At inception.	\$
	Each installment	On: \$
		On: \$
		On: \$

Audit period (if applicable)	<input checked="" type="checkbox"/> Annually	<input type="checkbox"/> Semi-annually	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Monthly
*This policy may be subject to final audit.				

ENDORSEMENTS ATTACHED TO THIS POLICY:
See attached SCHEDULE OF FORMS –HACA-SF-09-03

COUNTERSIGNED _____ 01/12/2019 _____ BY *Ferry Williams*
(Date) (Authorized Representative)

ITEM TWO	POLICY NUMBER: HGAU-578-187657-19
SCHEDULE OF COVERAGES AND COVERED AUTOS	NAMED INSURED: Housing Authority of the City of Pittsburgh

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the Covered Autos Section of the Business Auto Coverage Form next to the name of the coverage.

COVERAGES	COVERED AUTOS (Entry of one or more of the symbols from the Covered Autos Section of the Business Auto Coverage Form shows which autos are covered autos.)	LIMIT OF INSURANCE THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS	PREMIUM
LIABILITY	1	\$ 1,000,000 Combined Single Limit	\$
HIRED NON-OWNED AUTO-MOBILE	Symbol Included with Liability	Limit Included with Liability	\$
PERSONAL INJURY PROTECTION (or equivalent No-fault Coverage)	5	SEPARATELY STATED IN EACH P.I.P. ENDORSEMENT MINUS \$ DED.	\$
ADDED PERSONAL INJURY PROTECTION (or equivalent added No-fault Coverage)	Not Covered	SEPARATELY STATED IN EACH ADDED P.I.P. ENDORSEMENT.	\$
PROPERTY PROTECTION INSURANCE (Michigan only)	Not Covered	SEPARATELY STATED IN THE P.P.I. ENDORSEMENT MINUS \$ DED. FOR EACH ACCIDENT.	\$
AUTO MEDICAL PAYMENTS	Not Covered	\$	\$
MEDICAL EXPENSE AND INCOME LOSS BENEFITS (Virginia only)	Not Covered	SEPARATELY STATED IN EACH MEDICAL EXPENSE AND INCOME LOSS BENEFITS ENDORSEMENT.	\$
UNINSURED MOTORISTS UNDERINSURED MOTORISTS	2	\$1,000,000	\$
UNDERINSURED MOTORISTS (When not included in Uninsured Motorists Coverage)	2	\$	
PHYSICAL DAMAGE COMPREHENSIVE COVERAGE	Not Covered	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$ 500 DED. FOR EACH COVERED AUTO, BUT NO DEDUCTIBLE APPLIES TO LOSS CAUSED BY FIRE OR LIGHTNING. See ITEM FOUR For Hired Or Borrowed "Autos".	\$
PHYSICAL DAMAGE SPECIFIED CAUSES OF LOSS COVERAGE	Not Covered	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$ DED. FOR EACH COVERED AUTO FOR LOSS CAUSED BY MISCHIEF OR VANDALISM. See ITEM FOUR For Hired Or Borrowed "Autos".	\$
PHYSICAL DAMAGE COLLISION COVERAGE	Not Covered	ACTUAL CASH VALUE OR COST OF REPAIR, WHICHEVER IS LESS, MINUS \$ 500 DED. FOR EACH COVERED AUTO. See ITEM FOUR For Hired Or Borrowed "Autos".	\$
PHYSICAL DAMAGE TOWING AND LABOR	Not Covered	\$ For Each Disablement Of A Private Passenger "Auto".	\$
PREMIUM FOR ENDORSEMENTS			\$
*ESTIMATED TOTAL PREMIUM			\$0

*This policy may be subject to final audit.

ITEM THREE	POLICY NUMBER: HGAU-578-187657-19
SCHEDULE OF COVERED AUTOS	NAMED INSURED: Housing Authority of the City of Pittsburgh

Vehicle #	Vehicle Year	Vehicle Make	Vehicle Model	Vehicle VIN #
1	1996	Chevy	Pass Van	1GAHG39K9TF106316
2	2002	Chevy	G30 Car-go Van	1GCHG39R921145598
3	2002	Chevy	G-30 Cargo Van	1GCHG39RX21145027
4	1997	FORD	pICKUP	1FDKF38G1VEC75943
5	2004	FORD		1FTZR45E04TA17846
6	2004	CHEVRO-LET		1GCGG25V041175651
7	2004	FORD		1FDAF57P74EC56997
8	2006	CASE	BACKHOE	N6C403350
9	2005	GMC	BOX VAN	1GDJG31U851109998
10	2001	FORD	VAN	1FTSE34L91HA39530
11	2008	Ford	E250 Van	1FTNE24W76DA76790
12	2008	Ford	E250 Van	1FTNE24W08DA76789
13	2008	Ford	E250 Van	1FTNE24W98DA76791
14	2008	Ford	E250 VAn	1FTNE24W98DA76788

15	2008	FORD	RANGER	1FTYR15E98PA64494
16	2008	FORD	RANGER	1FTYR15EX8PA64486
17	2008	FORD	RANGER	1FTYR15E78PA64493
18	2008	FORD	RANGER	1FTYR15E38PA64488
19	2008	FORD	RANGER	1FTYR15E58PA64492
20	2008	FORD	RANGER	1FTYR15E18PA64490
21	2008	FORD	RANGER	1FTYR15E38PA64491
22	2008	FORD	RANGER	1FTYR15E58PA64489
23	2008	FORD	RANGER	1FTYR15E18PA64487
24	2008	CHEVY	IMPALA	2G1WB58K781213575
25	2008	DODGE	CARAVAN	1D8HN44H38B143599
26	2008	FORD	VAN	1FTNS24L98DA76787
27	2008	FORD	STAKE BODY	1FDXF46Y38ED51254
28	2011	FORD	F350	1FTBF3B68BEB43522
29	2011	FORD	F350	1FT7W3B60BEB43536
30	2011	FORD	F350	1FTBF3B65BEB43526

31	2011	FORD	F350	1FTBF3B61BEB43524
32	2011	FORD	F350	1FTBF3B66BEB43521
33	2011	FORD	F350	1FTBF3B6XBEB43523
34	2011	FORD	F350	1FTBF3B63BEB43525
35	2011	FORD	F350	IFT8W3B69BEB82484
36	2011	FORD	ESCAPE	1FMCU9C71BKB36123
37	2011	FORD	ESCAPE	IFMCU9C7XBKB36122
38	2011	FORD	ESCAPE	IFMCU9C73BKB36124
39	2011	FORD	F550 DUMP	1FDUF5HTXBEB43535
40	2011	FORD	F450	1FDUF4HY1BEB59340
41	2011	FORD	F350 DUMP	1FT8W3B60BEB82485
42	2011	FORD	F450 DUMP	1FDUF4HY4BEB54178
43	2011	FORD	F450 DUMP	1FDUF4HY3BEB59341
44	2011	CHEVY	VAN	1GCZGTCGXB1118504
45	2011	CHEVY	VAN	1GCZGTCG5B1118216
46	2011	CHEVY	VAN	1GCZGTCG9B1118719
47	2011	CHEVY	VAN	1GCZGTCG2B1117542

48	2011	CHEVY	VAN	IGCZGTCG4B1118448
49	2011	CHEVY	VAN	1GCZGTCG8B1118064
50	2011	CHEVY	VAN	1GCZGTCG4B1117994
51	2011	CHEVY	VAN	1GCZGTCGXB1119149
52	2011	CHEVY	VAN	1GCZGTCG5B1117616
53	2013	FORD	EXPLOR- ER	1FM5K8D81DGC87078
54	2013	FORD	F350	1FT7X3B68DEB30324
55	2013	FORD	F350	1FT7X3B63DEB30327
56	2013	FORD	F350	1FT7X3B6XDEB30325
57	2013	FORD	F350	1FT7X3B65DEB30328
58	2013	FORD	F350	1FT7X3B6TDEB30329
59	2013	FORD	350	1FT7X3B64DEB30323
60	2013	FORD	F350	1FT7X3B64DEB30322
61	2013	Chevy	Cutaway	1GB6G6CG5D1173311
62	2013	FORD	F350	1FT7X3B61DEB30326
63	2013	Chevy	Express Van	1GCZGTCG5D1174305

64	2013	CHEVY	EXPRESS VAN	1GCZGTCG3D1173914
65	2013	CHEVY	EXPRESS VAN	1GCZGTCG3D1173153
66	2013	CHEVY	EXPRESS VAN	1GCZGTCG8D1173438
67	2013	CHEVY	EXPRESS VAN	1GCZGTCG6D1172434
68	2013	CHEVY	EXPRESS VAN	1GCZGTCG8D1172516
69	2015	CHEVY	EQUINOX	2GNFLEEK3F6249604
70	2015	CHEVY	EQUINOX	2GNFLEEK6F6251086
71	2015	CHEVY	EQUINOX	2GNFLEEK4F6248784
72	2015	CHEVY	EQUINOX	2GNFLEEK9F6248781
73	2015	CASE	BACKHOE	NEC706614
74	2015	FORD	CARGO VAN	1FTNR1CM8FKA59536
75	2015	FORD	CARGO VAN	1FTNR1CM1FKA59538
76	2015	FORD	CARGO VAN	1FTNR1CM3FKA59539
77	2015	FORD	CARGO VAN	1FTNR1CMXFKA59540
78	2015	FORD	CARGO VAN	1FTNR1CM1FKA59541
79	2015	FORD	CARGO VAN	1FTNR1CM5FKA59543
80	2015	CHEVY	SIL- VERADO	1GCNKPEH2FZ234779

81	2015	CHEVY	SIL- VERADO	1GCNKPEH2FZ232594
82	2015	CHEVY	SIL- VERADO	1GCNKPEH7FZ235541
83	2015	CHEVY	SIL- VERADO	1GCNKPEH7FZ234647
84	2015	FORD	CARGO VAN	1FTNR1CMXFKA59537
85	2015	FORD	CARGO VAN	1FTNR1CM3FKA59542
86	2015	FORD	CARGO VAN	1FTNR1CM7FKA59544
87	2015	FORD	CARGO VAN	1FTNR1CM9FKA59545
88	2015	FORD	CARGO VAN	1FTNR1CM0FKA59546
89	2015	FORD	CARGO VAN	1FTNR1CM2FKA59547
90	2017	FORD	F250	IFTBF2B68HEC16178
91	2017	FORD	F250	1FT7X2B62HEC16180
92	2017	FORD	F250	1FTBF2B69HEC25634
93	2017	FORD	TRANSIT	1FTYR1CM8HKA50139
94	2017	FORD	F350	1FDRF3H60HEC16179
95	2017	FORD	F350	IFDRF3H65HEC16128
96	2017	FORD	TRANSIT	1FTYR1CM6HKA50138

97	2017	FORD	ESCAPE	1FMCU9GD0HUE76103
98	2017	FORD	ESCAPE	1FMCU9GD2HUE76104
99	2017	FORD	ESCAPE	1FMCU9GD4HUE76105
100	2018	FORD	F150	1FTMF1EB0JKC04402
101	2018	FORD	F150	1FTMF1EB9JKC04401
102	2017	FORD	F250	1FT7X2B6XHEE34190
103	2017	FORD	F250	1FT7X2B63HEE34189
104	2017	FORD	F250	1FT7X2B61HEE34191
105	2017	FORD	F250	1FT7X2B63HEE34192
106	2017	FORD	TRANSIT	1FMZK1CM4HKB56544
107	2018	FORD	ESCAPE	1FMCU9GD8JUA51122
108	2017	FORD	TRANSIT	NM0LS7E79H1336089
109	2017	FORD	TRANSIT	NM0LS7E79H1337288
110	2017	FORD	TRANSIT	NM0LS7E76H1318097
111	2017	FORD	TRANSIT	NM0LS7E74H1333231
112	2017	FORD	TRANSIT	NM0LS7E77H1336091
113	2018	FORD	ESCAPE	1FMCU9GD8JUB07107

ITEM FOUR SCHEDULE OF HIRED OR BORROWED COVERED AUTO COVERAGE AND PREMIUMS	POLICY NUMBER: HGAU-578-187657-19 NAMED INSURED: Housing Authority of the City of Pittsburgh
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LIABILITY COVERAGE – RATING BASIS, COST OF HIRE				
STATE	ESTIMATED COST OF HIRE FOR EACH STATE	RATE PER EACH \$100 COST OF HIRE	FACTOR (If Liability Coverage Is Primary)	PREMIUM
PA	\$ If Any	\$		\$ Included
TOTAL PREMIUM				\$ Included

Cost of hire means the total amount you incur for the hire of "autos" you don't own (not including "autos" you borrow or rent from your partners or "employees" or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers.

ITEM FIVE SCHEDULE FOR NON-OWNERSHIP LIABILITY	POLICY NUMBER: HGAU-578-187657-19 NAMED INSURED: Housing Authority of the City of Pittsburgh
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NAMED INSURED'S BUSINESS	RATING BASIS	NUMBER	PREMIUM
Other Than A Social Service Agency	Number Of Employees		\$ Included
	Number Of Partners		\$
Social Service Agency	Number Of Employees		\$
	Number Of Volunteers		\$
TOTAL			\$ Included

BUSINESS AUTO COVERAGE FORM

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

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

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V – Definitions.

SECTION I – COVERED AUTOS

Item Two of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos".

A. Description Of Covered Auto Designation Symbols

Symbol	Description Of Covered Auto Designation Symbols	
1	Any "Auto"	
2	Owned "Autos" Only	Only those "autos" you own (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
3	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos" Subject To No-fault	Only those "autos" you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.
6	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Non-owned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households but only while used in your business or your personal affairs.

19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those "autos" that are land vehicles and that would qualify under the definition of "mobile equipment" under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.
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B. Owned Autos You Acquire After The Policy Begins

1. If Symbols **1, 2, 3, 4, 5, 6** or **19** are entered next to a coverage in Item Two of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the policy period.
2. But, if Symbol **7** is entered next to a coverage in Item Two of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:
 - a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and
 - b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.

C. Certain Trailers, Mobile Equipment And Temporary Substitute Autos

If Covered Autos Liability Coverage is provided by this Coverage Form, the following types of vehicles are also covered "autos" for Covered Autos Liability Coverage:

1. "Trailers" with a load capacity of 2,000 pounds or less designed primarily for travel on public roads.
2. "Mobile equipment" while being carried or towed by a covered "auto".
3. Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. "Loss"; or
 - e. Destruction.

SECTION II – COVERED AUTOS LIABILITY COVERAGE

A. Coverage

We will pay all sums an "insured" legally must pay as damages because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto".

We will also pay all sums an "insured" legally must pay as a "covered pollution cost or expense" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of covered "autos". However, we will only pay for the "covered pollution cost or expense" if there is either "bodily injury" or "property damage" to which this insurance applies that is caused by the same "accident".

We have the right and duty to defend any "insured" against a "suit" asking for such damages or a "covered pollution cost or expense". However, we have no duty to defend any "insured" against a "suit" seeking damages for "bodily injury" or "property damage" or a "covered pollution cost or expense" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when the Covered Autos Liability Coverage Limit of Insurance has been exhausted by payment of judgments or settlements.

1. Who Is An Insured

The following are "insureds":

- a. You for any covered "auto".
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - (1) The owner or anyone else from whom you hire or borrow a covered "auto".

This exception does not apply if the covered "auto" is a "trailer" connected to a covered "auto" you own.

- (2) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household.
 - (3) Someone using a covered "auto" while he or she is working in a business of selling, servicing, repairing, parking or storing "autos" unless that business is yours.
 - (4) Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company) or a lessee or borrower or any of their "employees", while moving property to or from a covered "auto".
 - (5) A partner (if you are a partnership) or a member (if you are a limited liability company) for a covered "auto" owned by him or her or a member of his or her household.
- c. Anyone liable for the conduct of an "insured" described above but only to the extent of that liability.

2. Coverage Extensions

a. Supplementary Payments

We will pay for the "insured":

- (1) All expenses we incur.
- (2) Up to \$2,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (3) The cost of bonds to release attachments in any "suit" against the "insured" we defend, but only for bond amounts within our Limit of Insurance.
- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- (5) All court costs taxed against the "insured" in any "suit" against the "insured" we defend. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the "insured".
- (6) All interest on the full amount of any judgment that accrues after entry of the judgment in any "suit" against the "insured" we defend, but our duty to pay interest ends when we have paid, offered to pay or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

b. Out-of-state Coverage Extensions

While a covered "auto" is away from the state where it is licensed, we will:

- (1) Increase the Limit of Insurance for Covered Autos Liability Coverage to meet the limits specified by a compulsory or financial responsibility law of the jurisdiction where the covered "auto" is being used. This extension does not apply to the limit or limits specified by any law governing motor carriers of passengers or property.
- (2) Provide the minimum amounts and types of other coverages, such as no-fault, required of out-of-state vehicles by the jurisdiction where the covered "auto" is being used.

We will not pay anyone more than once for the same elements of loss because of these extensions.

B. Exclusions

This insurance does not apply to any of the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the "insured".

2. Contractual

Liability assumed under any contract or agreement.

But this exclusion does not apply to liability for damages:

- a. Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement; or
- b. That the "insured" would have in the absence of the contract or agreement.

3. Workers' Compensation

Any obligation for which the "insured" or the "insured's" insurer may be held liable under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

4. Employee Indemnification And Employer's Liability

"Bodily injury" to:

- a. An "employee" of the "insured" arising out of and in the course of:
 - (1) Employment by the "insured"; or
 - (2) Performing the duties related to the conduct of the "insured's" business; or
- b. The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph a. above.

This exclusion applies:

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

But this exclusion does not apply to "bodily injury" to domestic "employees" not entitled to workers' compensation benefits or to liability assumed by the "insured" under an "insured contract". For the purposes of the Coverage Form, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.

5. Fellow Employee

"Bodily injury" to:

- a. Any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business; or
- b. The spouse, child, parent, brother or sister of that fellow "employee" as a consequence of Paragraph a. above.

6. Care, Custody Or Control

"Property damage" to or "covered pollution cost or expense" involving property owned or transported by the "insured" or in the "insured's" care, custody or control. But this exclusion does not apply to liability assumed under a sidetrack agreement.

7. Handling Of Property

"Bodily injury" or "property damage" resulting from the handling of property:

- a. Before it is moved from the place where it is accepted by the "insured" for movement into or onto the covered "auto"; or

- b. After it is moved from the covered "auto" to the place where it is finally delivered by the "insured".

8. Movement Of Property By Mechanical Device

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

9. Operations

"Bodily injury" or "property damage" arising out of the operation of:

- a. Any equipment listed in Paragraphs 6.b. and 6.c. of the definition of "mobile equipment"; or
- b. Machinery or equipment that is on, attached to or part of a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

10. Completed Operations

"Bodily injury" or "property damage" arising out of your work after that work has been completed or abandoned.

In this exclusion, your work means:

- a. Work or operations performed by you or on your behalf; and
- b. Materials, parts or equipment furnished in connection with such work or operations.

Your work includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in Paragraph a. or b. above.

Your work will be deemed completed at the earliest of the following times:

- (1) When all of the work called for in your contract has been completed;
- (2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site; or
- (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

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

11. Pollution

"Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled or handled for movement into, onto or from the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured"; or
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph a. above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts if:

- (1) The "pollutants" escape, seep, migrate or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraphs 6.b. and 6.c. of the definition of "mobile equipment".

Paragraphs b. and c. above of this exclusion do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (a) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (b) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

12. War

"Bodily injury" or "property damage" arising directly or indirectly out of:

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

13. Racing

Covered "autos" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply while that covered "auto" is being prepared for such a contest or activity.

C. Limit Of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for the total of all damages and "covered pollution cost or expense" combined resulting from any one "accident" is the Limit Of Insurance for Covered Autos Liability Coverage shown in the Declarations.

All "bodily injury", "property damage" and "covered pollution cost or expense" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident".

No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Medical Payments Coverage endorsement, Uninsured Motorists Coverage endorsement or Underinsured Motorists Coverage endorsement attached to this Coverage Part.

SECTION III – PHYSICAL DAMAGE COVERAGE

A. Coverage

1. We will pay for "loss" to a covered "auto" or its equipment under:

a. Comprehensive Coverage

From any cause except:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

b. Specified Causes Of Loss Coverage

Caused by:

- (1) Fire, lightning or explosion;
- (2) Theft;
- (3) Windstorm, hail or earthquake;
- (4) Flood;
- (5) Mischief or vandalism; or
- (6) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

c. Collision Coverage

Caused by:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

2. Towing

We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.

3. Glass Breakage – Hitting A Bird Or Animal – Falling Objects Or Missiles

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by a covered "auto's" collision or overturn considered a "loss" under Collision Coverage.

4. Coverage Extensions

a. Transportation Expenses

We will pay up to \$20 per day, to a maximum of \$600, for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes Of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicates that Comprehensive Coverage is provided for any covered "auto";
- (2) Specified Causes Of Loss only if the Declarations indicates that Specified Causes Of Loss Coverage is provided for any covered "auto"; or

- (3) Collision only if the Declarations indicates that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

a. Nuclear Hazard

- (1) The explosion of any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination, however caused.

b. War Or Military Action

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

2. We will not pay for "loss" to any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. We will also not pay for "loss" to any covered "auto" while that covered "auto" is being prepared for such a contest or activity.

3. We will not pay for "loss" due and confined to:
- a. Wear and tear, freezing, mechanical or electrical breakdown.
- b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

4. We will not pay for "loss" to any of the following:
- a. Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.

- b. Any device designed or used to detect speed-measuring equipment, such as radar or laser detectors, and any jamming apparatus intended to elude or disrupt speed-measuring equipment.

- c. Any electronic equipment, without regard to whether this equipment is permanently installed, that reproduces, receives or transmits audio, visual or data signals.

- d. Any accessories used with the electronic equipment described in Paragraph c. above.

5. Exclusions 4.c. and 4.d. do not apply to equipment designed to be operated solely by use of the power from the "auto's" electrical system that, at the time of "loss", is:

- a. Permanently installed in or upon the covered "auto";

- b. Removable from a housing unit which is permanently installed in or upon the covered "auto";

- c. An integral part of the same unit housing any electronic equipment described in Paragraphs a. and b. above; or

- d. Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system.

6. We will not pay for "loss" to a covered "auto" due to "diminution in value".

C. Limits Of Insurance

1. The most we will pay for:

- a. "Loss" to any one covered "auto" is the lesser of:

- (1) The actual cash value of the damaged or stolen property as of the time of the "loss"; or

- (2) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.

- b. All electronic equipment that reproduces, receives or transmits audio, visual or data signals in any one "loss" is \$1,000, if, at the time of "loss", such electronic equipment is:

- (1) Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;

- (2) Removable from a permanently installed housing unit as described in Paragraph **b.(1)** above; or
 - (3) An integral part of such equipment as described in Paragraphs **b.(1)** and **b.(2)** above.
2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".
 3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

D. Deductible

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

SECTION IV – BUSINESS AUTO CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

A. Loss Conditions

1. Appraisal For Physical Damage Loss

If you and we disagree on the amount of "loss", either may demand an appraisal of the "loss". In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Accident, Claim, Suit Or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- a. In the event of "accident", claim, "suit" or "loss", you must give us or our authorized representative prompt notice of the "accident" or "loss". Include:
 - (1) How, when and where the "accident" or "loss" occurred;

- (2) The "insured's" name and address; and
- (3) To the extent possible, the names and addresses of any injured persons and witnesses.

b. Additionally, you and any other involved "insured" must:

- (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.
- (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit".
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit".
- (4) Authorize us to obtain medical records or other pertinent information.
- (5) Submit to examination, at our expense, by physicians of our choice, as often as we reasonably require.

c. If there is "loss" to a covered "auto" or its equipment, you must also do the following:

- (1) Promptly notify the police if the covered "auto" or any of its equipment is stolen.
- (2) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.
- (3) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.
- (4) Agree to examinations under oath at our request and give us a signed statement of your answers.

3. Legal Action Against Us

No one may bring a legal action against us under this Coverage Form until:

- a. There has been full compliance with all the terms of this Coverage Form; and
- b. Under Covered Autos Liability Coverage, we agree in writing that the "insured" has an obligation to pay or until the amount of that obligation has finally been determined by judgment after trial. No one has the right under this policy to bring us into an action to determine the "insured's" liability.

4. Loss Payment – Physical Damage Coverages

At our option, we may:

- a. Pay for, repair or replace damaged or stolen property;
- b. Return the stolen property, at our expense. We will pay for any damage that results to the "auto" from the theft; or
- c. Take all or any part of the damaged or stolen property at an agreed or appraised value.

If we pay for the "loss", our payment will include the applicable sales tax for the damaged or stolen property.

5. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them.

B. General Conditions

1. Bankruptcy

Bankruptcy or insolvency of the "insured" or the "insured's" estate will not relieve us of any obligations under this Coverage Form.

2. Concealment, Misrepresentation Or Fraud

This Coverage Form is void in any case of fraud by you at any time as it relates to this Coverage Form. It is also void if you or any other "insured", at any time, intentionally conceals or misrepresents a material fact concerning:

- a. This Coverage Form;
- b. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this Coverage Form.

3. Liberalization

If we revise this Coverage Form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

4. No Benefit To Bailee – Physical Damage Coverages

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this Coverage Form.

5. Other Insurance

- a. For any covered "auto" you own, this Coverage Form provides primary insurance. For any covered "auto" you don't own, the insurance provided by this Coverage Form is excess over any other collectible insurance. However, while a covered "auto" which is a "trailer" is connected to another vehicle, the Covered Autos Liability Coverage this Coverage Form provides for the "trailer" is:

(1) Excess while it is connected to a motor vehicle you do not own; or

(2) Primary while it is connected to a covered "auto" you own.

- b. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

- c. Regardless of the provisions of Paragraph a. above, this Coverage Form's Covered Autos Liability Coverage is primary for any liability assumed under an "insured contract".

- d. When this Coverage Form and any other Coverage Form or policy covers on the same basis, either excess or primary, we will pay only our share. Our share is the proportion that the Limit of Insurance of our Coverage Form bears to the total of the limits of all the Coverage Forms and policies covering on the same basis.

6. Premium Audit

- a. The estimated premium for this Coverage Form is based on the exposures you told us you would have when this policy began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Insured will be billed for the balance, if any. The due date for the final premium or retrospective premium is the date shown as the due date on the bill. If the estimated total premium exceeds the final premium due, the first Named Insured will get a refund.
- b. If this policy is issued for more than one year, the premium for this Coverage Form will be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

7. Policy Period, Coverage Territory

Under this Coverage Form, we cover "accidents" and "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory.

The coverage territory is:

- (1) The United States of America;
- (2) The territories and possessions of the United States of America;
- (3) Puerto Rico;
- (4) Canada; and
- (5) Anywhere in the world if a covered "auto" of the private passenger type is leased, hired, rented or borrowed without a driver for a period of 30 days or less,

provided that the "insured's" responsibility to pay damages is determined in a "suit" on the merits, in the United States of America, the territories and possessions of the United States of America, Puerto Rico or Canada, or in a settlement we agree to.

We also cover "loss" to, or "accidents" involving, a covered "auto" while being transported between any of these places.

8. Two Or More Coverage Forms Or Policies Issued By Us

If this Coverage Form and any other Coverage Form or policy issued to you by us or any company affiliated with us applies to the same "accident", the aggregate maximum Limit of Insurance under all the Coverage Forms or policies shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or policy. This condition does not apply to any Coverage Form or policy issued by us or an affiliated company specifically to apply as excess insurance over this Coverage Form.

SECTION V – DEFINITIONS

- A. "Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".
- B. "Auto" means:
 1. A land motor vehicle, "trailer" or semitrailer designed for travel on public roads; or

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

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

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

- D. "Covered pollution cost or expense" means any cost or expense arising out of:

1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled or handled for movement into, onto or from the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured"; or
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph **a.** above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraph **6.b.** or **6.c.** of the definition of "mobile equipment".

Paragraphs **b.** and **c.** above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (a) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (b) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

- E.** "Diminution in value" means the actual or perceived loss in market value or resale value which results from a direct and accidental "loss".
- F.** "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- G.** "Insured" means any person or organization qualifying as an insured in the Who Is An Insured provision of the applicable coverage. Except with respect to the Limit of Insurance, the coverage afforded applies separately to each insured who is seeking coverage or against whom a claim or "suit" is brought.
- H.** "Insured contract" means:
1. A lease of premises;
 2. A sidetrack agreement;
 3. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 4. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;

5. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay for "bodily injury" or "property damage" to a third party or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement; or
6. That part of any contract or agreement entered into, as part of your business, pertaining to the rental or lease, by you or any of your "employees", of any "auto". However, such contract or agreement shall not be considered an "insured contract" to the extent that it obligates you or any of your "employees" to pay for "property damage" to any "auto" rented or leased by you or any of your "employees".

An "insured contract" does not include that part of any contract or agreement:

- a. That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
 - b. That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or
 - c. That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.
- I.** "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- J.** "Loss" means direct and accidental loss or damage.
- K.** "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
1. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
 2. Vehicles maintained for use solely on or next to premises you own or rent;
 3. Vehicles that travel on crawler treads;

4. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a. Power cranes, shovels, loaders, diggers or drills; or
 - b. Road construction or resurfacing equipment such as graders, scrapers or rollers;
5. Vehicles not described in Paragraph 1., 2., 3. or 4. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well-servicing equipment; or
 - b. Cherry pickers and similar devices used to raise or lower workers; or
6. Vehicles not described in Paragraph 1., 2., 3. or 4. above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
 - a. Equipment designed primarily for:
 - (1) Snow removal;
 - (2) Road maintenance, but not construction or resurfacing; or
 - (3) Street cleaning;
 - b. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well-servicing equipment.

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

- L. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- M. "Property damage" means damage to or loss of use of tangible property.
- N. "Suit" means a civil proceeding in which:
 1. Damages because of "bodily injury" or "property damage"; or
 2. A "covered pollution cost or expense";
 to which this insurance applies, are alleged.
 "Suit" includes:
 - a. An arbitration proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "insured" must submit or does submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the insured submits with our consent.
- O. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
- P. "Trailer" includes semitrailer.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PENNSYLVANIA CHANGES

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Changes In Covered Autos Liability Coverage

The following is added to Paragraph **2.a. Supplementary Payments**:

Prejudgment interest awarded against the "insured" on the part of the judgment we pay. Any prejudgment interest awarded against the "insured" is subject to the applicable Pennsylvania Rules of Civil Procedure.

B. Changes In Conditions

1. Paragraph **2.b.(5) of the Duties In The Event Of An Accident, Claim, Suit Or Loss Condition** is replaced by the following:

(5) After we show good cause, submit to examination at our expense, by physicians of our choice.

2. The following is added to Paragraph **5. Transfer Of Rights Of Recovery Against Others To Us Condition**:

If we make any payment due to an "accident" and the "insured" recovers from another party in a separate claim or "suit", the "insured" shall hold the proceeds in trust for us and pay us back the amount we have paid less reasonable attorneys' fees, costs and expenses incurred by the "insured" to the extent such payment duplicates any amount we have paid under this coverage.

3. The following paragraph is added to the **Other Insurance Condition**:

If you are a motor vehicle dealer as defined in the Pennsylvania Board of Vehicles Act, 63 Pa. Stat. Ann. § 818.2, then:

- a. For any "auto" you own, which is loaned to a customer as a temporary substitute for an "auto" insured under a "customer's private passenger automobile insurance policy" which is out of use because it is being transported, serviced, repaired or inspected, Covered Autos Liability, but only with respect to damages because of "bodily injury" and Physical Damage Coverage provided by this Coverage Form shall be excess in the event of an "accident" or "loss".
- b. For any "auto" insured under your "customer's private passenger automobile insurance policy", while it is being transported, serviced, repaired or inspected by you or your "employee":
 - (1) Covered Autos Liability, but only with respect to damages because of "bodily injury";

- (2) Comprehensive Coverage;
- (3) Specified Cause Of Loss Coverage; and/or
- (4) Collision Coverage;

provided by this Coverage Form shall be primary in the event of an "accident" or "loss".

4. The following is added to Paragraph **B. General Conditions:**

a. Constitutionality Clause

The premium for, and the coverages of, this Coverage Form have been established in reliance upon the provisions of the Pennsylvania Motor Vehicle Financial Responsibility Law. In the event a court, from which there is no appeal, declares or enters a judgment, the effect of which is to render the provisions of such statute invalid or unenforceable in whole or in part, we shall have the right to recompute the premium payable for the Coverage Form and void or amend the provisions of the Coverage Form, subject to the approval of the Insurance Commissioner.

b. Conformity Clause

If you are a motor vehicle dealer as defined in the Pennsylvania Board of Vehicles Act, 63 Pa. Stat. Ann. § 818.2, then whenever an "auto" insured under your "customer's private passenger automobile insurance policy" is being transported, serviced, repaired or inspected by you or your "employee":

- (1) The provisions of the:
 - (a) Covered Autos Liability, but only with respect to damages because of "bodily injury";

- (b) Comprehensive Coverage;
- (c) Specified Cause Of Loss Coverage; and/or
- (d) Collision Coverage;

provided by this Coverage Form are hereby amended to conform to 40 Pa. Stat. Ann. § 991.2007a; and

- (2) Pursuant to 40 Pa. Stat. Ann. § 991.2007a, the Limits Of Insurance provided in the Schedule or in the Declarations are hereby increased as needed to an amount equal to the:

- (a) Applicable limit(s);
- (b) Actual cash value; and/or
- (c) Amount necessary to repair or replace the property with other property of like kind and quality; set forth in the "customer's private passenger automobile insurance policy".

C. Changes In Definitions

For motor vehicle dealers as defined in the Pennsylvania Board of Vehicles Act, 63 Pa. Stat. Ann. § 818.2, the following definition is added:

"Customer's private passenger automobile insurance policy" means a private passenger automobile insurance policy that:

- 1. Is currently in effect; and
- 2. Lists an "auto" owned by your customer or a "customer's auto" in the Declarations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DEDUCTIBLE LIABILITY COVERAGE

This endorsement modifies insurance provided under the following:

- AUTO DEALERS COVERAGE FORM
- BUSINESS AUTO COVERAGE FORM
- MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured: Housing Authority of the City of Pittsburgh
Endorsement Effective Date: 01/01/2019

SCHEDULE

Covered Autos Liability Coverage and Paragraph A. Bodily Injury And Property Damage Liability of Section II – General Liability Coverages in the Auto Dealers Coverage Form are subject to one of the following two deductibles shown below:

Liability Deductible:	\$c	
OR		
"Property Damage" Only Liability Deductible:	\$	Per "Accident"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

A. Liability Deductible

If a Liability Deductible, and not a "Property Damage" Only Liability Deductible, is shown in the Schedule, the damages resulting from any one "accident" that are otherwise payable will be reduced by the Liability Deductible shown in the Schedule prior to the application of the Limit of Insurance provision.

B. Property Damage Only Liability Deductible

If a "Property Damage" Only Liability Deductible, and not a Liability Deductible, is shown in the Schedule, the damages resulting from any one "accident" that are otherwise payable for "property damage" will be reduced by the "Property Damage" Only Liability Deductible shown in the Schedule prior to the application of the Limit of Insurance provision.

C. Our Right To Reimbursement

To settle any claim or "suit", we will pay all or any part of any deductible shown in the Schedule. You must reimburse us for the deductible or the part of the deductible we paid.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PENNSYLVANIA UNINSURED MOTORISTS COVERAGE – NONSTACKED

For a covered "motor vehicle" licensed or principally garaged in, or "auto dealer operations" conducted in, Pennsylvania, this endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured: Housing Authority of the City of Pittsburgh
Endorsement Effective Date: 01/01/2019

SCHEDULE

Limit Of Insurance: \$ 1,000,000 **Each "Accident"**
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of an "uninsured motor vehicle". The damages must result from "bodily injury" sustained by the "insured" caused by an "accident". The owner's or driver's liability for these damages must result from the ownership, maintenance or use of an "uninsured motor vehicle".
2. No judgment for damages arising out of a "suit" brought against the owner or operator of an "uninsured motor vehicle" is binding on us unless we:
 - a. Received reasonable notice of the pendency of the "suit" resulting in the judgment; and
 - b. Had a reasonable opportunity to protect our interests in the "suit".

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members".
 - b. Anyone else "occupying" a covered "motor vehicle" or a temporary substitute for a covered "motor vehicle". The covered "motor vehicle" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":

- a. Anyone "occupying" a covered "motor vehicle" or a temporary substitute for a covered "motor vehicle". The covered "motor vehicle" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
- b. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

C. Exclusions

This insurance does not apply to any of the following:

1. Any claim settled without our consent. However, this exclusion does not apply if such settlement does not adversely affect our rights of recovery under this coverage.
2. The direct or indirect benefit of any insurer or self-insurer under any disability benefits or similar law, except workers' compensation law.
3. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
4. Punitive or exemplary damages.
5. "Bodily injury" sustained by:
 - a. An individual Named Insured while "occupying" or when struck by any vehicle owned by that Named Insured that is not a covered "auto" for Uninsured Motorists Coverage under this Coverage Form;
 - b. Any "family member" while "occupying" or when struck by any vehicle owned by that "family member" that is not a covered "auto" for Uninsured Motorists Coverage under this Coverage Form; or
 - c. Any "family member" while "occupying" or when struck by any vehicle owned by the Named Insured that is insured for Uninsured Motorists Coverage on a primary basis under any other Coverage Form or policy.
6. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

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

D. Limit Of Insurance

1. Regardless of the number of covered "motor vehicles", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident" is the Limit Of Insurance for Uninsured Motorists Coverage shown in the Schedule or Declarations.
2. Any amount payable for damages under this coverage shall be reduced by all sums paid by or for anyone who is legally responsible. This includes all sums paid for the same damages under this Coverage Form's Covered Autos Liability Coverage. This also includes all sums paid for an "insured's" attorney either directly or as part of the amount paid to the "insured".
3. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Liability Coverage form, Medical Payments Coverage endorsement or Underinsured Motorists Coverage endorsement attached to this Coverage Part.

We will not make a duplicate payment under this coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible.

We will not pay for any element of "loss" if a person is entitled to receive payment for the same element of "loss" under any disability benefits or similar law, except workers' compensation law.

E. Changes In Conditions

The Conditions are changed for Pennsylvania Uninsured Motorists Coverage – Nonstacked as follows:

1. **Duties In The Event Of Accident, Claim, Suit Or Loss** in the Business Auto and Motor Carrier Coverage Forms and **Duties In The Event Of Accident, Claim, Offense, Suit, Loss Or Acts, Errors Or Omissions** in the Auto Dealers Coverage Form are changed by adding the following:
 - a. Promptly notify the police if a hit-and-run driver is involved; and
 - b. Promptly send us copies of the legal papers if a "suit" is brought.

2. Legal Action Against Us is replaced by the following:

Legal Action Against Us

- a. No one may bring a legal action against us under this Coverage Form until there has been full compliance with all the terms of this Coverage Form.
- b. Any legal action against us under this Coverage Form must be brought within four years after the date on which the "insured" knows of the uninsured status of the owner or driver of the "uninsured motor vehicle". However, this Paragraph **b.** does not apply to an "insured" if, within four years after the date on which the "insured" knows of the uninsured status of the owner or driver of the "uninsured motor vehicle", we or the "insured" has made a written demand for arbitration in accordance with the provisions of this endorsement.

3. Transfer Of Rights Of Recovery Against Others To Us is changed by adding the following:

If we make any payment due to an "accident" involving an "uninsured motor vehicle" and the "insured" recovers from another party in a separate claim or "suit", the "insured" shall hold the proceeds in trust for us and pay us back the amount we have paid, less reasonable attorneys' fees, costs and expenses incurred by the "insured" to the extent such payment duplicates any amount we have paid under this coverage.

4. Other Insurance in the Auto Dealers and Business Auto Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form are replaced by the following:

- a. If there is other applicable similar insurance available under more than one Coverage Form or policy, the following priorities of recovery apply:

First	The Uninsured Motorists Coverage applicable to the vehicle the "insured" was "occupying" at the time of the "accident".
Second	The Coverage Form or policy affording Uninsured Motorists Coverage to the "insured" as an individual Named Insured or "family member".

- b. Where there is no applicable insurance available under the first priority, the maximum recovery under all Coverage Forms or policies in the second priority may equal but not exceed the highest applicable limit for any one vehicle under any one Coverage Form or policy affording coverage to an individual Named Insured or "family member".

- c. Where there is applicable insurance available under the first priority:

- (1) The Limit of Insurance applicable to the vehicle the "insured" was "occupying" under the Coverage Form or policy in the first priority shall first be exhausted; and
- (2) The maximum recovery under all Coverage Forms or policies in the second priority may equal but not exceed the highest applicable limit for any one vehicle under any one Coverage Form or policy affording coverage to an individual Named Insured or "family member".

- d. If two or more Coverage Forms or policies have equal priority:

- (1) The insurer against whom the claim is first made shall process and pay the claim as if wholly responsible for all insurers with equal priority;
- (2) The insurer thereafter is entitled to recover pro rata contribution from any other insurer on the same level of priority for the benefits paid and the costs of processing the claim.

5. The following condition is added:

Arbitration

- a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or driver of an "uninsured motor vehicle" or do not agree as to the amount of damages that are recoverable by that "insured", then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.

- b. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to arbitration procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

F. Additional Definitions

As used in this endorsement:

- 1. "Family member" means a person related to an individual Named Insured by blood, marriage or adoption, who is a resident of such Named Insured's household, including a ward or foster child.
- 2. "Occupying" means in, upon, getting in, on, out or off.
- 3. "Uninsured motor vehicle" means a land motor vehicle or "trailer":
 - a. For which no liability bond or policy applies at the time of an "accident".
 - b. For which an insuring or bonding company:
 - (1) Denies coverage;
 - (2) Is or becomes insolvent; or
 - (3) Is or becomes involved in insolvency proceedings.

- c. For which neither the driver nor owner can be identified. The vehicle or "trailer" must:

- (1) Hit an "insured", a covered "motor vehicle" or a vehicle an "insured" is "occupying"; or
- (2) Cause an "accident" resulting in "bodily injury" to an "insured" without hitting an "insured", a covered "motor vehicle" or a vehicle an "insured" is "occupying".

If there is no physical contact with the hit-and-run vehicle, the facts of the "accident" must be proved.

However, an "uninsured motor vehicle" does not include any vehicle:

- a. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer who is or who becomes insolvent and cannot provide the amounts required by that motor vehicle law; or
 - b. Designed for use mainly off public roads while not on public roads.
- 4. "Motor vehicle" means a vehicle which is self-propelled, except one which is propelled solely by human power or by electric power obtained from overhead trolley wires, but does not mean a vehicle operated upon rails.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PENNSYLVANIA UNDERINSURED MOTORISTS COVERAGE – NONSTACKED

For a covered "motor vehicle" licensed or principally garaged in, or "auto dealer operations" conducted in, Pennsylvania, this endorsement modifies insurance provided under the following:

- AUTO DEALERS COVERAGE FORM
- BUSINESS AUTO COVERAGE FORM
- MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured: Housing Authority of the City of Pittsburgh
Endorsement Effective Date: 01/01/2019

SCHEDULE

Limit Of Insurance: \$ 1,000,000	Each "Accident"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of an "underinsured motor vehicle". The damages must result from "bodily injury" sustained by the "insured" caused by an "accident". The owner's or driver's liability for these damages must result from the ownership, maintenance or use of an "underinsured motor vehicle".
2. We will pay under this coverage only if Paragraph **a.** or **b.** below applies:
 - a. The limits of any applicable liability bonds or policies have been exhausted by payment of judgments or settlements; or
 - b. A tentative settlement has been made between an "insured" and the insurer of the "underinsured motor vehicle" and we:
 - (1) Have been given prompt written notice of such tentative settlement; and

(2) Advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.

3. No judgment for damages arising out of a "suit" brought against the owner or operator of an "underinsured motor vehicle" is binding on us unless we:
 - a. Received reasonable notice of the pendency of the "suit" resulting in the judgment; and
 - b. Had a reasonable opportunity to protect our interests in the "suit".

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members".

- b. Anyone else "occupying" a covered "motor vehicle" or a temporary substitute for a covered "motor vehicle". The covered "motor vehicle" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":
- a. Anyone "occupying" a covered "motor vehicle" or a temporary substitute for a covered "motor vehicle". The covered "motor vehicle" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - b. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

C. Exclusions

This insurance does not apply to any of the following:

1. The direct or indirect benefit of any insurer or self-insurer under any disability benefits or similar law, except workers' compensation law.
2. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
3. Punitive or exemplary damages.
4. "Bodily injury" sustained by:
 - a. An individual Named Insured while "occupying" or when struck by any vehicle owned by that Named Insured that is not a covered "auto" for Underinsured Motorists Coverage under this Coverage Form;
 - b. Any "family member" while "occupying" or when struck by any vehicle owned by that "family member" that is not a covered "auto" for Underinsured Motorists Coverage under this Coverage Form; or
 - c. Any "family member" while "occupying" or when struck by any vehicle owned by the Named Insured that is insured for Underinsured Motorists Coverage on a primary basis under any other Coverage Form or policy.
5. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;

- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

D. Limit Of Insurance

1. Regardless of the number of covered "motor vehicles", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident" is the Limit Of Insurance for Underinsured Motorists Coverage shown in the Schedule or Declarations.
2. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Liability Coverage form, Medical Payments Coverage endorsement or Uninsured Motorists Coverage endorsement attached to this Coverage Part.

We will not make a duplicate payment under this coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible.

We will not pay for any element of "loss" if a person is entitled to receive payment for the same element of "loss" under any disability benefits or similar law, except workers' compensation law.

E. Changes In Conditions

The Conditions are changed for Pennsylvania Underinsured Motorists Coverage – Nonstacked as follows:

1. **Duties In The Event Of Accident, Claim, Suit Or Loss** in the Business Auto and Motor Carrier Coverage Forms and **Duties In The Event Of Accident, Claim, Offense, Suit, Loss Or Acts, Errors Or Omissions** in the Auto Dealers Coverage Form are changed by adding the following:
 - a. Promptly send us copies of the legal papers if a "suit" is brought.
 - b. A person seeking Underinsured Motorists Coverage must also promptly notify us, in writing, of a tentative settlement between the "insured" and the insurer of the "underinsured motor vehicle" and allow us 30 days to advance payment to the "insured" in an amount equal to the tentative settlement to preserve our rights against the insurer, owner or operator of such "underinsured motor vehicle".

2. Legal Action Against Us is replaced by the following:

Legal Action Against Us

- a. No one may bring a legal action against us under this Coverage Form until there has been full compliance with all the terms of this Coverage Form.
- b. Any legal action against us under this Coverage Form must be brought within four years after the date on which the "insured" either settles with, or receives a judgment against, the owner or driver of the "underinsured motor vehicle".
- c. Paragraph 2.b. above of this condition does not apply if, within four years after the date on which the "insured" either settles with, or receives a judgment against, the owner or driver of the "underinsured motor vehicle":
 - (1) We or the "insured" has made a written demand for arbitration in accordance with the provisions of this endorsement; or
 - (2) The "insured" has filed an action for "bodily injury" against the owner or operator of the "underinsured motor vehicle" and such action is:
 - (a) Filed in a court of competent jurisdiction; and
 - (b) Not barred by the applicable state statute of limitations.

In the event that the four-year time limitation identified in this condition does not apply, the applicable state statute of limitations will govern legal action against us under this Coverage Form.

3. Transfer Of Rights Of Recovery Against Others To Us is changed by adding the following:

If we make any payment due to an "accident" involving an "underinsured motor vehicle" and the "insured" recovers from another party in a separate claim or "suit", the "insured" shall hold the proceeds in trust for us and pay us back the amount we have paid, less reasonable attorneys' fees, costs and expenses incurred by the "insured" to the extent such payment duplicates any amount we have paid under this coverage.

Our rights do not apply under this provision with respect to Underinsured Motorists Coverage if we:

- a. Have been given prompt written notice of a tentative settlement between an "insured" and the insurer of an "underinsured motor vehicle"; and
- b. Fail to advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.

If we advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification:

- a. That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Underinsured Motorists Coverage; and
- b. We also have a right to recover the advanced payment.

4. Other Insurance in the Auto Dealers and Business Auto Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form are replaced by the following:

- a. If there is other applicable similar insurance available under more than one Coverage Form or policy, the following priorities of recovery apply:

First	The Underinsured Motorists Coverage applicable to the vehicle the "insured" was "occupying" at the time of the "accident".
Second	The Coverage Form or policy affording Underinsured Motorists Coverage to the "insured" as an individual Named Insured or "family member".

- b. Where there is no applicable insurance available under the first priority, the maximum recovery under all Coverage Forms or policies in the second priority may equal but not exceed the highest applicable limit for any one vehicle under any one Coverage Form or policy affording coverage to an individual Named Insured or "family member".

c. Where there is applicable insurance available under the first priority:

- (1) The Limit of Insurance applicable to the vehicle the "insured" was "occupying" under the Coverage Form or policy in the first priority shall first be exhausted; and
- (2) The maximum recovery under all Coverage Forms or policies in the second priority may equal but not exceed the highest applicable limit for any one vehicle under any one Coverage Form or policy affording coverage to an individual Named Insured or "family member".

d. If two or more Coverage Forms or policies have equal priority:

- (1) The insurer against whom the claim is first made shall process and pay the claim as if wholly responsible for all insurers with equal priority;
- (2) The insurer thereafter is entitled to recover pro rata contribution from any other insurer for the benefits paid and the costs of processing the claim.

5. The following condition is added:

Arbitration

a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or driver of an "underinsured motor vehicle" or do not agree as to the amount of damages that are recoverable by that "insured", then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.

b. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to arbitration procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to an individual Named Insured by blood, marriage or adoption, who is a resident of such Named Insured's household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.
3. "Underinsured motor vehicle" means a vehicle for which the sum of all liability bonds or policies that apply at the time of an "accident" does not provide at least the amount an "insured" is legally entitled to recover as damages.

However, an "underinsured motor vehicle" does not include any vehicle designed for use mainly off public roads while not on public roads.

4. "Motor vehicle" means a vehicle which is self-propelled, except one which is propelled solely by human power or by electric power obtained from overhead trolley wires, but does not mean a vehicle operated upon rails.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PENNSYLVANIA BASIC FIRST-PARTY BENEFIT

For a covered "auto" licensed or principally garaged in, or "auto dealer operations" conducted in, Pennsylvania, this endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured: Housing Authority of the City of Pittsburgh
Endorsement Effective Date: 01/01/2019

SCHEDULE

Benefits	Limit Of Insurance
Medical Expense Benefits	Up to \$5,000 per insured
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

We will pay the Basic First-party Benefit in accordance with the "Act" to or for an "insured" who sustains "bodily injury" caused by an "accident" arising out of the maintenance or use of an "auto".

BENEFITS

Subject to the limit shown in the Schedule or Declarations, the Basic First-party Benefit consists of Medical Expense Benefits. These benefits consist of reasonable and necessary medical expenses incurred for an "insured's":

1. Care;
2. Recovery; or
3. Rehabilitation.

This includes remedial care and treatment rendered in accordance with a recognized religious method of healing.

Medical expenses will be paid if incurred within 18 months from the date of the "accident" causing "bodily injury". If within 18 months from the date of the "accident" causing "bodily injury" it is ascertainable with reasonable medical probability that further expenses may be incurred as a result of the "bodily injury", medical expenses will be paid without limitation as to the time such further expenses are incurred.

B. Who Is An Insured

1. You.
2. If you are an individual, any "family member".
3. Any person while "occupying" a covered "auto".
4. Any person while not "occupying" an "auto" if injured as a result of an "accident" in Pennsylvania involving a covered "auto".

If a covered "auto" is parked and unoccupied, it is not an "auto" involved in an "accident" unless it was parked in a manner as to create an unreasonable risk of injury.

C. Exclusions

We will not pay First-party Benefits for "bodily injury":

1. Sustained by any person injured while intentionally causing or attempting to cause injury to himself or herself or any other person.
2. Sustained by any person while committing a felony.
3. Sustained by any person while seeking to elude lawful apprehension or arrest by a law enforcement official.
4. Sustained by any person while maintaining or using an "auto" knowingly converted by that person. However, this exclusion does not apply to:
 - a. You; or
 - b. Any "family member".
5. Sustained by any person who, at the time of the "accident":
 - a. Is the owner of one or more currently registered "autos" and none of those "autos" is covered by the financial responsibility required by the "Act"; or
 - b. Is "occupying" an "auto" owned by that person for which the financial responsibility required by the "Act" is not in effect.
6. Sustained by any person maintaining or using an "auto" while located for use as a residence or premises.
7. Sustained by a pedestrian if the "accident" occurs outside of Pennsylvania. This exclusion does not apply to:
 - a. You; or
 - b. Any "family member".
8. Sustained by any person while "occupying":
 - a. A recreational vehicle designed for use off public roads; or
 - b. A motorcycle, moped or similar type vehicle.

9. Arising directly or indirectly out of:
 - a. A discharge of a nuclear weapon (even if accidental);
 - b. War, including undeclared or civil war;
 - c. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - d. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
10. From or as a consequence of the following whether controlled or uncontrolled or however caused:
 - a. Nuclear reaction;
 - b. Radiation; or
 - c. Radioactive contamination.

D. Limit Of Insurance

1. Regardless of the number of covered "autos", premiums paid, claims made, "autos" involved in the "accident" or insurers providing First-party Benefits, the most we will pay to or for an "insured" as the result of any one "accident" is the limit shown in the Schedule or in the Declarations.
2. Any amount payable under First-party Benefits shall be excess over any sums paid, payable or required to be provided under any workers' compensation law or similar law.

E. Changes In Conditions

The Conditions are changed for First-party Benefits as follows:

1. **Transfer Of Rights Of Recovery Against Others To Us** does not apply.
2. The following conditions are added:

Nonduplication Of Benefits

No person may recover duplicate benefits for the same expenses or loss under this or any other similar automobile coverage including self-insurance.

Priorities Of Policies

We will pay First-party Benefits in accordance with the order of priority set forth by the "Act". We will not pay if there is another insurer at a higher level of priority. The "First" category listed below is the highest level of priority and the "Fourth" category listed below is the lowest level of priority. The priority order is:

First	The insurer providing benefits to the "insured" as a named insured.
Second	The insurer providing benefits to the "insured" as a "family member" who is not a named insured under another policy providing coverage under the "Act".
Third	The insurer of the "auto" which the "insured" is "occupying" at the time of the "accident".
Fourth	The insurer providing benefits on any "auto" involved in the "accident" if the "insured" is:

- a. Not "occupying" an "auto"; and
- b. Not provided First-party Benefits under any other policy.

If two or more policies have equal priority within the highest applicable number in the priority order:

1. The insurer against whom the claim is first made shall process and pay the claim as if wholly responsible;
2. If we are the insurer against whom the claim is first made, our payment to or for an "insured" will not exceed the applicable limit shown in the Schedule or Declarations;

3. The insurer thereafter is entitled to recover pro rata contribution from any other insurer for the benefits paid and the costs of processing the claim. If contribution is sought among insurers under the Fourth priority, proration shall be based on the number of involved motor vehicles; and
4. The maximum recovery under all policies shall not exceed the amount payable under the policy with the highest dollar limit of benefits.

F. Additional Definitions

As used in this endorsement:

1. "Auto" means a self-propelled motor vehicle or trailer required to be registered, operated or designed for use on public roads. However, "auto" does not include a vehicle operated:
 - a. By muscular power; or
 - b. On rails or tracks.
2. The "Act" means the Pennsylvania Motor Vehicle Financial Responsibility Law.
3. "Family member" means a resident of your household who is:
 - a. Related to you by blood, marriage or adoption; or
 - b. A minor in your custody or in the custody of any other "family member".
4. "Occupying" means in, upon, getting in, on, out or off.

**IMPORTANT NOTICE TO POLICYHOLDERS
PRODUCERS COMPENSATION DISCLOSURE**

THIS NOTICE DOES NOT AMEND ANY PROVISION OF OR AFFORD ANY COVERAGE UNDER YOUR POLICY. YOU SHOULD REVIEW YOUR ENTIRE POLICY CAREFULLY FOR COMPLETE INFORMATION ON THE COVERAGES PROVIDED AND TO DETERMINE YOUR RIGHTS AND DUTIES UNDER YOUR POLICY. IF THERE IS ANY CONFLICT BETWEEN YOUR POLICY PROVISIONS AND THIS NOTICE, THE PROVISIONS OF YOUR POLICY PREVAIL. PLEASE CONTACT YOUR AGENT OR BROKER IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE OR ITS CONTENTS.

HAI Group is a registered trademark for our family of insurance companies.

Housing Insurance Services (HIS) represents insurance companies and in such capacity will provide services to you relating to your insurance coverage.

HIS will receive compensation from the insurance companies if you choose to purchase the proposed coverage.

In many cases, HIS will obtain proposals from other insurers offering coverage in connection with the insurance programs. You may obtain more information about the compensation expected to be received by HIS, and the compensation expected to be received based in whole or in part on any alternative quotes by requesting such information from HIS – Agency Operations Department, at 203-272-8220 or 1-800-873-0242.

PENNSYLVANIA NOTICE

An Insurance Company, its agents, employees, or service contractors acting on its behalf, may provide services to reduce the likelihood of injury, death or loss. These services may include any of the following or related services incident to the application for, issuance, renewal or continuation of, a policy of insurance:

1. Surveys;
2. Consultation or advice; or
3. Inspections.

The "Insurance Consultation Services Exemption Act" of Pennsylvania provides that the Insurance Company, its agents, employees or service contractors acting on its behalf, is not liable for damages from injury, death or loss occurring as a result of any act or omission by any person in the furnishing of or the failure to furnish these services.

The Act does not apply:

1. If the injury, death or loss occurred during the actual performance of the services and was caused by the negligence of the Insurance Company, its agents, employees or service contractors;
2. To consultation services required to be performed under a written service contract not related to a policy of insurance; or
3. If any acts or omissions of the Insurance Company, its agents, employees or service contractors are judicially determined to constitute a crime, actual malice, or gross negligence.

Instruction to Policy Writers

Attach the Pennsylvania Notice to all new and renewal certificates insuring risks located in Pennsylvania.

PENNSYLVANIA FINANCIAL RESPONSIBILITY IDENTIFICATION CARD

NAIC NUMBER
26797

COMPANY
Housing Authority Risk Retention Group



COMMERCIAL



PERSONAL

POLICY NUMBER
HGAU-578-187657-19

EFFECTIVE DATE
01/01/2019

NOT VALID MORE THAN ONE (1)
YEAR FROM EFFECTIVE DATE

YEAR MAKE/MODEL
FLEET

VEHICLE IDENTIFICATION NUMBER
FLEET

AGENCY/COMPANY ISSUING CARD
Housing Insurance Services

AGENCY/COMPANY TELEPHONE NUMBER
800-873-0242

INSURED

┌
Housing Authority of the City of Pittsburgh
200 Ross Street, 9th Floor
Pittsburgh, PA 15219
└

SEE IMPORTANT NOTICE ON REVERSE SIDE

**THIS CARD MUST BE CARRIED FOR PRESENTATION ON DEMAND
KEEP THIS CARD IN THE INSURED VEHICLE**

WARNING: Any owner or registrant of a motor vehicle who drives or permits a motor vehicle to be driven in Pennsylvania without the required financial responsibility may have his or her registration suspended or revoked.

NOTE - THIS CARD IS REQUIRED WHEN:

1. You are involved in an auto accident.
2. You are convicted of a traffic offense other than a parking offense that requires a court appearance.
3. You are stopped for violating any provision of the Vehicle Code (75 Pa.C.S.) and requested to produce it by a police officer.

You must provide a copy of this card to the Department of Transportation when you request restoration of your operating privilege and/or registration privilege which was previously suspended or revoked.

IN CASE OF ACCIDENT: Report all accidents to your Agent/Company and to the police as soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness.
2. Name of Insurance Company and policy number for each vehicle involved.