

**HOUSING AUTHORITY OF THE CITY OF PITTSBURGH**

**REQUEST FOR PROPOSALS  
Multiple Insurance Lines  
RFP #700-26-24**

**Due:  
October 29, 2024  
9:00 A.M.**

**To: Brandon Havranek  
Associate Director of Procurement  
412 Boulevard of the Allies  
6th Floor, Procurement  
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 **an initial one (1) year term 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. 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. Brandon Havranek – Associate Director of Procurement  
Housing Authority of the City of Pittsburgh  
412 Boulevard of the Allies  
6<sup>th</sup> Floor, Procurement Department  
Pittsburgh, PA 15219  
412.643.2890  
412.456.5007 fax  
Brandon.Havranek@hacp.org

A complete proposal package may be obtained from:

Business Opportunities Section of the HACP website, [www.hacp.org](http://www.hacp.org)

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

October 29, 2024  
9:00 a.m.

Deadline for Submission of Proposals

Brandon Havranek – Associate Director of Procurement  
Housing Authority of the City of Pittsburgh  
412 Boulevard of the Allies  
6<sup>th</sup> Floor, Procurement Department  
Pittsburgh, PA 15219

October 17, 2024  
9:00 a.m.

Pre-submission Meeting:

**will be held via Zoom Meeting:**

Join Zoom Meeting

<https://hacp-org.zoom.us/j/84726060553?pwd=PvqdbP0LMaIFatEVzqbIUZbSanbhcU.1>

Meeting ID: 847 2606 0553

Passcode: 824006

Dial by your location:

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

October 18, 2024  
9:00 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 412 Boulevard of the Allies office. For respondents wishing to submit online, please go to the following web address to upload documents:

<https://www.dropbox.com/request/mtuCjG5haVJsQL3WEk5R>

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 flash drive. The title of the uploaded bid shall be as follows:

**[Full Company Name]\_RFP #700-26-24\_Technical**  
**[Full Company Name]\_RFP #700-26-24\_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 9:00 A.M. on October 29, 2024**, in the One Stop Shop at 412 Boulevard of the Allies, Pittsburgh, PA 15219. Proposals may still be mailed via USPS at which time they will be Time and Date Stamped at the Procurement Department, 6th Floor at 412 Boulevard of the Allies, Pittsburgh, PA 15219. All proposals must be received at the above address no later than 9:00 A.M. on October 29, 2024, regardless of the selected delivery mechanism.



## **SECTION II SCOPE OF SERVICES**

The selected offeror(s) 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 N - P.
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.
12. Rental loss shall be self insured.

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 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 let 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 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 female.

**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, 412 Boulevard of the Allies, 6th Floor Procurement, 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**

<b>TOTAL LABOR DOLLARS USE TOTAL CONTRACT AMOUNT FOR SERVICE CONTRACTS</b>	<b>RESIDENT LABOR AS A % OF TOTAL LABOR A. DOLLARS</b>
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

TOTAL LABOR DOLLARS USE TOTAL CONTRACT AMOUNT FOR SERVICE CONTRACTS	RESIDENT LABOR AS A % OF TOTAL LABOR A. 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](http://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 Program Manager/Section 3 Coordinator**, by e-mail at [Lloyd.Wilson@HACP.org](mailto: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) 643-2761. 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 it 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 25 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 25 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 10 points**

Proposed rates and level of service are reasonable and appropriate in relation to the services requested.

### **Methodology:**

**Maximum 15 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, **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 **October 17, 2024, at 9:00 am, will be held via Zoom Meeting:**

Join Zoom Meeting

<https://hacp-org.zoom.us/j/84726060553?pwd=PvqdbP0LMalFatEVzqbIUZbSanbhcu.1>

Meeting ID: 847 2606 0553

Passcode: 824006

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 Associate Director of Procurement 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. Brandon Havranek – Associate Director of Procurement  
Housing Authority of the City of Pittsburgh  
412 Boulevard of the Allies  
6<sup>th</sup> Floor, Procurement Department  
Pittsburgh, PA 15219

HACP will also accept online submissions for this Request for Proposals in addition to accepting submissions at our 412 Boulevard of the Allies office. For respondents wishing to submit online, please go to the following web address to upload documents:

**[RFP #700-26-24 Multiple Insurance Lines](#)**

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 flash drive. The title of the uploaded bid shall be as follows:

**[Full Company Name]\_RFP #700-26-24\_Technical**  
**[Full Company Name]\_RFP #700-26-24\_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 9:00 A.M. on October 29, 2024**, in the One Stop Shop at 412 Boulevard of the Allies, Pittsburgh, PA 15219. Proposals may still be mailed via USPS at which time they will be Time and Date Stamped at the Procurement Department, 6th Floor at 412 Boulevard of the Allies, Pittsburgh, PA 15219. All proposals must be received at the above address no later than 9:00 A.M. on October 29, 2024, 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 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**

(Contract and Contract Exhibits must be filled out and the contract returned with the 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 412 Boulevard of the Allies, 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: Procurement Department - Invoicing & Receiving  
412 Boulevard of the Allies, 6<sup>th</sup> Floor  
Pittsburgh, PA 15219

Invoices may also be electronically mailed to our Invoicing Department:

[invoices@hacp.org](mailto: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 **an initial term of 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 - Chief Contracting Officer/General Counsel  
412 Blvd. of the Allies  
5th Floor – Legal Department  
Pittsburgh, PA 15219  
412-643-2927  
James.Harris@hacp.org

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

Housing Authority of the City of Pittsburgh  
412 Boulevard of the Allies  
6<sup>th</sup> Floor, Procurement Department  
Pittsburgh, PA 15219  
Attn: Mr. Brandon Havranek  
Associate Director of Procurement

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.

**[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK]**

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

HOUSING AUTHORITY OF THE CITY  
OF PITTSBURGH

Date: \_\_\_\_\_

By: \_\_\_\_\_  
Contracting Officer

\_\_\_\_\_  
Vendor Name

Date: \_\_\_\_\_

By: \_\_\_\_\_

Title: \_\_\_\_\_

## **EXHIBIT A**

### **SCOPE OF SERVICES**

The selected offeror(s) 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 N - P.
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.
12. Rental loss shall be self insured.

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).

**EXHIBIT B**

**FEE SCHEDULE**

Contractor will be paid based on the following:

***Attachment K, Fee Sheet of RFP #700-26-24 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, theft, 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.

1. Type of Federal Action:  ____ a. contract ____ b. grant ____ c. cooperative agreement ____ d. loan ____ e. loan guarantee ____ f. loan insurance	2. Status of Federal Action:  ____ a. bid/offer/application ____ b. initial award ____ c. post-award	3. Report Type:  ____ a. initial filing ____ b. material change For Material Change Only year ____ quarter ____ date of last report ____
4. Name and Address of Reporting Entity:  ____ Prime ____ Subawardee Tier ____, if known:  Congressional District, if known:		5. If reporting entity in No. 4 if Subawardee, enter name and address of Prime.  Congressional District, if known:
6. Federal Department/Agency:	6. Federal Program Name/Description:  CFDA Number, if applicable:	
8. Federal Action Number, if known:	9. Award Amount, if known: \$	
10a. Name and Address of Lobbying Registrant (If individual, last name, first name, MI):	b. Individuals performing services (Include address if different from No. 10a) (last name, first name, MI):	
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.		Signature _____ Print Name _____ Title: _____ Telephone No.: _____ Date: _____
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 1<sup>st</sup> 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: \_\_\_\_\_

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. 1/31/2027)

Public Reporting Burden for this collection of information is estimated to average one hour 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. HUD may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a currently valid OMB number. This form includes those clauses required by OMB's common rule on grantee procurement, implemented at HUD in 2 CFR 200, and those requirements set forth in Section 3 of the Housing and Urban Development Act of 1968 and its amendment by the Housing and Community Development Act of 1992, implemented by HUD at 24 CFR Part 75. The form is required for non-construction contracts awarded by Public Housing Agencies (PHAs). The form is used by PHAs in solicitations to provide necessary contract clauses and allows PHAs to enforce their contracts. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to the Reports Management Officer, Office of Policy Development and Research, REE, Department of Housing and Urban Development, 451 7th St SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0157. Do not send this completed form to either of these addressees. The information collected will not be held confidential.

**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 \$250,000 - use Section I;**
- 2) **Maintenance contracts** (including nonroutine maintenance as defined at 24 CFR 905.100) **greater than \$2,000 but not more than \$250,000 - use Section II; and**
- 3) **Maintenance contracts** (including nonroutine maintenance), **greater than \$250,000 — use Sections I and II.**

### Section I - Clauses for All Non-Construction Contracts greater than \$250,000

#### 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.

#### 2. Changes

- (a) 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.
- (b) 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.
- (c) 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 entitled 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 111, 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
  - ( ) 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.

(v) 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.

(i) 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/Seller agrees as follows:

(a) The [contractor/seller] will not discriminate against any employee or applicant for employment because of race, color, religion, sex, sexual orientation, gender identity, disability, or national origin. The

[contractor/seller] will take affirmative action to ensure that applicants are employed, and that employees are treated during employment, without regard to their race, color, religion, sex, sexual orientation, gender identity, disability, or national origin. Such action shall include, but not be limited to the following: Employment, upgrading, demotion, or transfer, recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The [contractor/seller] agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the contracting officer setting forth the provisions of this nondiscrimination clause.

(b) The [contractor/seller] will, in all solicitations or advertisements for employees placed by or on behalf of the [contractor/seller], state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, disability, or national origin.

(c) The [contractor/seller] will not discharge or in any other manner discriminate against any employee or applicant for employment because such employee or applicant has inquired about, discussed, or disclosed the compensation of the employee or applicant or another employee or applicant. This provision shall not apply to instances in which an employee who has access to the compensation information of other employees or applicants as a part of such employee's essential job functions discloses the compensation of such other employees or applicants to individuals who do not otherwise have access to such information, unless such disclosure is in response to a formal complaint or charge, in furtherance of an investigation, proceeding, hearing, or action, including an investigation conducted by the employer, or is consistent with the [contractor/seller]'s legal duty to furnish information.

(d) The [contractor/seller] will send to each labor union or representative of workers with which it has a collective bargaining agreement or other contract or understanding, a notice to be provided by the agency contracting officer, advising the labor union or workers' representative of the [contractor/seller]'s commitments under section 202 of Executive Order 11246 of September 24, 1965, and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

(e) The [contractor/seller] will comply with all provisions of Executive Order 11246 of September 24, 1965, and of the rules, regulations, and relevant orders of the Secretary of Labor.

(f) The [contractor/seller] will furnish all information and reports required by Executive Order 11246 of September 24, 1965, and by the rules, regulations, and orders of the Secretary of Labor, or pursuant thereto, and will permit access to his books, records, and accounts by the contracting agency and the Secretary of Labor for purposes of investigation to ascertain compliance with such rules, regulations, and orders.

(g) In the event of the [contractor/seller]'s non-compliance with the nondiscrimination clauses of this contract or with any of such rules, regulations, or orders, this contract may be canceled, terminated or suspended in whole or in part and the [contractor/seller] may be declared ineligible for further Government contracts in accordance with procedures authorized in Executive Order 11246 of September 24, 1965, and such other sanctions may be imposed and remedies invoked as provided in Executive Order 11246 of September 24, 1965, or by rule, regulation, or order of the Secretary of Labor, or as otherwise provided by law.

(g) In the event of the [contractor/seller]'s non-compliance with the nondiscrimination clauses of this contract or with any of such rules, regulations, or orders, this contract may be canceled, terminated or suspended in whole or in part and the [contractor/seller] may be declared ineligible for further Government contracts in accordance with procedures authorized in Executive Order 11246 of September 24, 1965, and such other sanctions may be imposed and remedies invoked as provided in Executive Order 11246 of September 24, 1965, or by rule, regulation, or order of the Secretary of Labor, or as otherwise provided by law.

(h) The [contractor/seller] will include the provisions of paragraphs (a) through (h) in every subcontract or purchase order unless exempted by rules, regulations, or orders of the Secretary of Labor issued pursuant to section 204 of Executive Order 11246 of September 24, 1965, so that such provisions will be binding upon each subcontractor/seller or vendor. The [contractor/seller] will take such action with respect to any subcontract or purchase order as may be directed by the Secretary of Labor as a means of enforcing such provisions including sanctions for noncompliance: Provided, however, that in the event the [contractor/seller] becomes involved in, or is threatened with, litigation with a subcontractor or vendor as a result of such direction, the [contractor/seller] may request the United States to enter into such litigation to protect the interests of the United States.

## 17. Equal Opportunity for Workers with Disabilities

1. The [contractor/seller] will not discriminate against any employee or applicant for employment because of physical or mental disability in regard to any position for which the employee or applicant for employment is qualified. The [contractor/seller] agrees to take affirmative action to employ and advance in employment individuals with disabilities, and to treat qualified individuals without discrimination on the basis of their physical or mental disability in all employment practices, including the following:

- i. Recruitment, advertising, and job application procedures;
- ii. Hiring, upgrading, promotion, award of tenure, demotion, transfer, layoff, termination, right of return from layoff and rehiring;
- iii. Rates of pay or any other form of compensation and changes in compensation;
- iv. Job assignments, job classifications, organizational structures, position descriptions, lines of progression, and seniority lists;
- v. Leaves of absence, sick leave, or any other leave;
- vi. Fringe benefits available by virtue of employment, whether or not administered by the [contractor/seller];
- vii. Selection and financial support for training, including apprenticeship, professional meetings, conferences, and other related activities, and selection for leaves of absence to pursue training;
- viii. Activities sponsored by the [contractor/seller] including social or recreational programs; and
- ix. Any other term, condition, or privilege of employment.

2. The [contractor/seller] agrees to comply with the rules, regulations, and relevant orders of the Secretary of Labor issued pursuant to the act.

3. In the event of the [contractor/seller] noncompliance with the requirements of this clause, actions for noncompliance may be taken in accordance with the rules, regulations, and relevant orders of the Secretary of Labor issued pursuant to the act.

4. The [contractor/seller] agrees to post in conspicuous places, available to employees and applicants for employment, notices in a form to be prescribed by the Director, Office of Federal Contract Compliance Programs, provided by or through the contracting officer. Such notices shall state the rights of applicants and employees as well as the [contractor/seller]'s obligation under the law to take affirmative action to employ and advance in employment qualified employees and applicants with disabilities.



The [contractor/seller] must ensure that applicants or employees with disabilities are provided the notice in a form that is accessible and understandable to the individual applicant or employee (e.g., providing Brail or large print versions of the notice, or posting a copy of the notice at a lower height for easy viewing by a person using a wheelchair). With respect to employees who do not work at a physical location of the [contractor/seller], a [contractor/seller] will satisfy its posting obligations by posting such notices in an electronic format, provided that the [contractor/seller] provides computers, or access to computers, that can access the electronic posting to such employees, or the [contractor/seller] has actual knowledge that such employees otherwise are able to access the electronically posted notices. Electronic notices for employees must be posted in a conspicuous location and format on the company's intranet or sent by electronic mail to employees. An electronic posting must be used by the [contractor/seller] to notify job applicants of their rights if the [contractor/seller] utilizes an electronic application process. Such electronic applicant notice must be conspicuously stored with, or as part of, the electronic application.

5. The [contractor/seller] will notify each labor organization or representative of workers with which it has a collective bargaining agreement or other contract understanding, that the [contractor/seller] is bound by the terms of section 503 of the Rehabilitation Act of 1973, as amended, and is committed to take affirmative action to employ and advance in employment, and shall not discriminate against, individuals with physical or mental disabilities.

6. The [contractor/seller] will include the provisions of this clause in every subcontract or purchase order in excess of \$ 10,000, unless exempted by the rules, regulations, or orders of the Secretary issued pursuant to section 503 of the act, as amended, so that such provisions will be binding upon each subcontractor or vendor. The contractor will take such action with respect to any subcontract or purchase order as the Director, Office of Federal Contract Compliance Programs may direct to enforce such provisions, including action for noncompliance.

7. The [contractor/seller] must, in all solicitations or advertisements for employees placed by or on behalf of the [contractor/seller], state that all qualified applicants will receive consideration for employment and will not be discriminated against on the basis of disability.

#### **18. 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.

#### **19. 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.

#### **20. 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.

#### **21. Liens**

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

#### **22. 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 75, 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 75 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 prioritization requirements, and shall state the minimum percentages of labor hour requirements established in the Benchmark Notice (FR-6085-N-04)..
- (d) The contractor agrees to include this section 3 clause in every subcontract subject to compliance with regulations in 24 CFR Part 75, 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 75. 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 75.
- (e) Noncompliance with HUD's regulations in 24 CFR Part 75 may result in sanctions, termination of this contract for default, and debarment or suspension from future HUD assisted contracts
- (f) Contracts, subcontracts, grants, or subgrants subject to Section 7(b) of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 5307(b)) or subject to tribal preference requirements as authorized under 101(k) of the Native American Housing Assistance and Self-Determination Act (25 U.S.C. 4111(k)) must provide preferences in employment, training, and business opportunities to Indians and Indian organizations, and are therefore not subject to the requirements of 24 CFR Part 75.

#### **23. 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

Office of Labor Relations

OMB Approval No. 2577-0157 (exp. 1/31/2027)

Public Reporting Burden for this collection of information is estimated to average one hour 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. HUD may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a currently valid OMB number. This form includes those clauses required by OMB's common rule on grantee procurement, implemented at HUD in 2 CFR 200, and those requirements set forth in Section 3 of the Housing and Urban Development Act of 1968 and its amendment by the Housing and Community Development Act of 1992, implemented by HUD at 24 CFR Part 75. The form is required for maintenance contracts awarded by Public Housing Agencies (PHAs). The form is used by PHAs in solicitations to provide necessary contract clauses and allows PHAs to enforce their contracts. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to the Reports Management Officer, Office of Policy Development and Research, REE, Department of Housing and Urban Development, 451 7th St SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0157. Do not send this completed form to either of these addressees. The information collected will not be held confidential.

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

- 1) Non-construction contracts (*without* maintenance) greater than \$250,000 - use Section I;
- 2) Maintenance contracts (including nonroutine maintenance as defined at 24 CFR 905.200) greater than \$2,000 but not more than \$250,000 - use Section II; and
- 3) Maintenance contracts (including nonroutine maintenance), greater than \$250,000 – use Sections I and II.

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

#### 1. 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:
  - (1) The work to be performed by the classification required is not performed by a classification in the wage determination;
  - (2) The classification is utilized in the area by the industry; and
  - (3) The proposed wage rate bears a reasonable relationship to the wage rates contained in the wage determination.
- (ii) The wage rate determined pursuant to this paragraph shall be paid to all workers performing work

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

#### 2. 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.

#### 3. Records

- (a) 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:
  - (i) Name, address and Social Security Number;
  - (ii) Correct work classification or classifications;
  - (iii) Hourly rate or rates of monetary wages paid;
  - (iv) Rate or rates of any fringe benefits provided;
  - (v) Number of daily and weekly hours worked;
  - (vi) Gross wages earned;
  - (vii) Any deductions made; and
  - (viii) Actual wages paid.
- (b) 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.

#### 4. Apprentices and Trainees

- (a) 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:
  - (i) 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
- (ii) A trainee program which has received prior approval, evidenced by formal certification by the U.S. Department of Labor, ETA; or
  - (iii) A training/trainee program that has received prior approval by HUD.
- (b) 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.
- (c) 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.
- (d) 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.
- (e) 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).
- (i) 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 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.

- (b) 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.

## 6. 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

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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.

- (c) **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.

## **7. 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.

## **8. 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: \_\_\_\_\_  
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 75.15 and 75.25 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 part 75.5 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 24 CFR § 75.9 or § 75.19, 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 75. 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 75.

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 § 200.334 CFR part 75 require employment opportunities to be directed, were not filled to circumvent the contractor's obligations under 24 CFR § 200.334 CFR part 75.

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

G. After the Section 3 new rule went into effect on November 30, 2020, Tribes and Tribally Designated Housing Entities under the Indian Housing Block Grant and Indian Community Development Block Grant programs are no longer required comply with Section 3 requirements. The new rule at 24 CFR part 75 provides that contracts, subcontracts, grants, or subgrants subject to Section 7(b) of the Indian Self-Determination and Education Assistance Act (25 U.S.C. 5307(b)) or subject to tribal preference requirements as authorized under 101(k) of the Native American Housing Assistance and Self-Determination Act (25 U.S.C. 4111(k)) must provide preferences in employment, training, and business opportunities to Indians and Indian organizations, and are therefore not subject to the requirements of 24 CFR Part 75.



## 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 Part 75 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](http://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/Section 3 Program for resident referrals at 412-643-2761, Ext 2761.**

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:

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## 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 low-or very low-income persons or Over 75 percent of the labor hours performed for the business over the prior three-month period are performed by Section 3 workers. 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 hour's 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, 412 Boulevard of the Allies, 7<sup>th</sup> 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																	
		Male								Female							Total # of American Minorities
	All employees	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	Foreign	
<b>Partner</b>																	
<b>Associate</b>																	
<b>Professional</b>																	
<b>Secretarial</b>																	
<b>Clerical</b>																	
<b>Other</b>																	
<b>Total</b>																	

Explain all other American Minority: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

## ATTACHMENT H

<b>Form W-9</b> (Rev. October 2018) Department of the Treasury Internal Revenue Service	<b>Request for Taxpayer Identification Number and Certification</b> ▶ Go to <a href="http://www.irs.gov/FormW9">www.irs.gov/FormW9</a> for instructions and the latest information.	<b>Give Form to the requester. Do not send to the IRS.</b>																						
<b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.																								
<b>2</b> Business name/disregarded entity name, if different from above																								
Print or type. See Specific Instructions on page 3.	<b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.																							
	<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																							
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ <b>Note:</b> 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 <b>not</b> 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.																							
	<input type="checkbox"/> Other (see instructions) ▶ _____																							
<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ (Applies to accounts maintained outside the U.S.)																								
<b>5</b> Address (number, street, and apt. or suite no.) See instructions.		Requester's name and address (optional)																						
<b>6</b> City, state, and ZIP code																								
<b>7</b> List account number(s) here (optional)																								
<b>Part I Taxpayer Identification Number (TIN)</b>																								
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.																								
<b>Note:</b> 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.																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;"><b>Social security number</b></td> </tr> <tr> <td style="width: 40%; text-align: center;"> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> </td> <td style="width: 20%; text-align: center;">-</td> <td style="width: 20%; text-align: center;"> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> </td> <td style="width: 20%; text-align: center;">-</td> <td style="width: 40%; text-align: center;"> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> </td> </tr> <tr> <td colspan="5" style="text-align: center;"><b>OR</b></td> </tr> <tr> <td colspan="5" style="text-align: center;"><b>Employer identification number</b></td> </tr> <tr> <td style="width: 40%; text-align: center;"> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> </td> <td style="width: 20%; text-align: center;">-</td> <td style="width: 20%; text-align: center;"> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> </td> <td style="width: 20%; text-align: center;">-</td> <td style="width: 40%; text-align: center;"> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> </td> </tr> </table>			<b>Social security number</b>		<div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div>	-	<div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div>	-	<div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div>	<b>OR</b>					<b>Employer identification number</b>					<div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div>	-	<div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div>	-	<div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div> <div style="border: 1px solid black; width: 100%; height: 20px; margin-bottom: 2px;"></div>
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<b>Part II Certification</b>																								
Under penalties of perjury, I certify that:																								
1. 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																								
2. 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																								
3. I am a U.S. citizen or other U.S. person (defined below); and																								
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.																								
<b>Certification instructions.</b> 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.																								
<b>Sign Here</b>	Signature of U.S. person ▶ _____	Date ▶ _____																						
<b>General Instructions</b>																								
Section references are to the Internal Revenue Code unless otherwise noted.																								
<b>Future developments.</b> For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to <a href="http://www.irs.gov/FormW9">www.irs.gov/FormW9</a> .																								
<b>Purpose of Form</b>																								
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.																								
<ul style="list-style-type: none"> <li>• Form 1099-DIV (dividends, including those from stocks or mutual funds)</li> <li>• Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)</li> <li>• Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)</li> <li>• Form 1099-S (proceeds from real estate transactions)</li> <li>• Form 1099-K (merchant card and third party network transactions)</li> <li>• Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)</li> <li>• Form 1099-C (canceled debt)</li> <li>• Form 1099-A (acquisition or abandonment of secured property)            Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.  <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> </li> </ul>																								

**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 any time 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>
<i>1</i>			
<i>2</i>			
<i>3</i>			
<i>4</i>			
<i>5</i>			
<i>6</i>			
<i>7</i>			

<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>
<i>1</i>			
<i>2</i>			
<i>3</i>			
<i>4</i>			
<i>5</i>			
<i>6</i>			
<i>7</i>			

<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>
<i>1</i>			
<i>2</i>			
<i>3</i>			
<i>4</i>			
<i>5</i>			
<i>6</i>			
<i>7</i>			

<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>
<i>1</i>			
<i>2</i>			
<i>3</i>			
<i>4</i>			
<i>5</i>			
<i>6</i>			
<i>7</i>			



## 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****Multiple Insurance Lines  
RFP #700-26-24  
FEE SHEET**

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**PRICE IS TO BE LISTED PER THE FOLLOWING:**

	<b>Initial Term (12 months)</b>	<b>2 year option</b>
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**

<b>Developments</b>	<b>Total Units</b>
Allegheny Dwellings	175
Arlington Heights	143
Bedford Dwellings	411
Caliguiri High-rise	104
Carrick Regency	66
Finello High-rise	60
Frank Mazza Pavilion	30
Gualtieri Manor	31
Homewood North	126
Morse Gardens	70
Murray Towers	67
Northview Heights Estates	537
Pennsylvania-Bidwell	120
Pressley Street High-rise	211
Scattered Sites North	130
Scattered Sites South	155
<b>Total</b>	<b>2436</b>

PHA_Name	property_id	property_name
Pittsburgh Housing Authority, PA	243803	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	243812	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	243800	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238533	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238525	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	243809	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	243804	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238535	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238531	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238526	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	243806	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238534	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	243811	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	243802	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238538	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238530	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238543	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238539	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	238544	Manchester Commons-Phase 1
Pittsburgh Housing Authority, PA	243840	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	243828	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	238568	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	243819	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	243829	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	238564	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	238566	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	238551	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	243837	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	243830	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	243824	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	243823	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	238559	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	238553	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	238550	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	243820	Manchester Commons-Phase 2
Pittsburgh Housing Authority, PA	243816	Manchester Commons-Phase 1

Property_Address	City	ST	Zip	Occupancy	Building_Class	Number_of_Stories
1443 Adams St	Pittsburgh	PA	15233	Family	Frame	2
1422 Nixon St	Pittsburgh	PA	15233	Family	Frame	2
1341 Adams St	Pittsburgh	PA	15233	Family	Frame	2
1402 Adams St	Pittsburgh	PA	15233	Family	Frame	2
1104 W North Ave	Pittsburgh	PA	15233	Family	Frame	2
1424 Nixon St	Pittsburgh	PA	15233	Family	Frame	2
1439 Adams St	Pittsburgh	PA	15233	Family	Frame	2
1406 Adams St	Pittsburgh	PA	15233	Family	Frame	2
1337 Adams St	Pittsburgh	PA	15233	Family	Frame	2
1106 W North Ave	Pittsburgh	PA	15233	Family	Frame	2
1406 W North Ave	Pittsburgh	PA	15233	Family	Frame	2
1404 Adams St	Pittsburgh	PA	15233	Family	Frame	2
1441 Adams St	Pittsburgh	PA	15233	Family	Frame	2
1108 W North Ave	Pittsburgh	PA	15233	Family	Frame	2
1429 Nixon St	Pittsburgh	PA	15233	Family	Frame	2
1331 Adams St	Pittsburgh	PA	15233	Family	Frame	2
1205 Juniata St	Pittsburgh	PA	15233	Family	Frame	2
1431 Nixon St	Pittsburgh	PA	15233	Family	Frame	2
1207 Juniata St	Pittsburgh	PA	15233	Family	Frame	2
1303 Fulton St	Pittsburgh	PA	15233	Family	Frame	2
1131 Sheffield St	Pittsburgh	PA	15233	Family	Frame	2
1403 Page St	Pittsburgh	PA	15233	Family	Frame	2
1307 Fulton St	Pittsburgh	PA	15233	Family	Frame	2
1331 N Franklin St	Pittsburgh	PA	15233	Family	Frame	2
1329 N Franklin St	Pittsburgh	PA	15233	Family	Frame	2
1333 N Franklin St	Pittsburgh	PA	15233	Family	Frame	2
1109 Sheffield St	Pittsburgh	PA	15233	Family	Frame	2
1405 Page St	Pittsburgh	PA	15233	Family	Frame	2
1315 Pennsylvania Ave	Pittsburgh	PA	15233	Family	Frame	2
1241 Sheffield St	Pittsburgh	PA	15233	Family	Frame	2
1305 Fulton St	Pittsburgh	PA	15233	Family	Frame	2
1242 W North Ave	Pittsburgh	PA	15233	Family	Frame	2
1133 Sheffield St	Pittsburgh	PA	15233	Family	Frame	2
1107 Sheffield St	Pittsburgh	PA	15233	Family	Frame	2
1335 N Franklin St	Pittsburgh	PA	15233	Family	Frame	2
1412 W North Ave	Pittsburgh	PA	15233	Family	Frame	2

Building_Type	Number_of_Buildings	Number_of_Units	Total_Square_Feet	Building_Value
Row	1	1	1596	255360
Row	1	1	1360	217600
Row	1	1	1596	255360
Row	1	1	1596	255360
Row	1	1	1360	217600
Row	1	1	1788	286080
Row	1	1	1360	217600
Row	1	1	1360	217600
Row	1	1	1596	255360
Row	1	1	1596	255360
Row	1	1	1360	217600
Row	1	1	1360	217600
Row	1	1	1360	217600
Row	1	1	1596	255360
Row	1	1	1360	217600
Row	1	1	1788	286080
Row	1	1	1360	217600
Row	1	1	1596	255360
Row	1	1	1596	255360
Row	1	1	1788	286080
Row	1	1	1788	286080
Row	1	1	1596	255360
Row	1	1	1360	217600
Row	1	1	1360	217600
Row	1	1	1596	255360
Row	1	1	1788	286080
Row	1	1	1596	255360
Row	1	1	1596	255360
Row	1	1	1596	255360
Row	1	1	1360	217600
Row	1	1	1788	286080
Row	1	1	1788	286080
Row	1	1	1596	255360
Row	1	1	1360	217600
Row	1	1	1788	286080
Row	1	1	1596	255360

exposure_id	PHA_Name	property_id	property_name
16259327	Pittsburgh Housing Authority, PA	346260	Vacant Building
16259324	Pittsburgh Housing Authority, PA	279880	447-449 Sweetbriar Street
16259326	Pittsburgh Housing Authority, PA	340926	1206 Arch St
16259325	Pittsburgh Housing Authority, PA	340925	1204 Arch St
16259328	Pittsburgh Housing Authority, PA	346261	Vacant Building
16259329	Pittsburgh Housing Authority, PA	346262	Vacant Building



Property_Address	City	ST	Zip	Occupancy	Building_Class
7423-7429 Penn Avenue	Pittsburgh	PA	15208	Vacant	Masonry Joist
447-449 Sweetbriar Street	Pittsburgh	PA	15221	Vacant	Frame
1206 Arch St	Pittsburgh	PA	15212	Family	Frame
1204 Arch St	Pittsburgh	PA	15212	Family	Frame
824 Suismon Street	Pittsburgh	PA	15212	Vacant	Frame
3811 Bonaventure Way	Pittsburgh	PA	15212	Vacant	Frame

Number_of_Stories	Building_Type	Number_of_Buildings	Number_of_Units	Total_Square_Feet
2	Dwelling	1	4	4800
2	Dwelling	1	2	2400
3	Dwelling	1	3	2532
3	Dwelling	1	3	2532
3	Dwelling	1	1	1778
3	Dwelling	1	1	1155

Building_Value	Engineer_Evaluation
860000	1924
157400	1990
166057	1915
166057	1915
275000	1900
185000	1930

Building\_Rate

BI_Rate
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BPP_Rate
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# **ATTACHMENT M** **HACP VEHICLE LISTING**

License Plate Number	Year	Make	Model	Vin #	Take Home Vehicle	Garaged	Fenced Area	Parking Lot	Off Street
LBE7123	2019	Ford	Explorer XLT	1FM5K8D86KGA85754	Yes	Yes	No	No	Yes
JTH6508	2015	Chevy	Equinox	2GNFLEEK9F6248781	No	No	No	No	Yes
MG2716M	2020	Chrysler	Voyager Mini Van	2C4RC1AG3LR121891	No	Yes	No	Yes	Yes
MG4291F	2011	Ford	Escape	1FMCU9C7XBKB36122	No	Yes	No	Yes	Yes
MG0691N	2022	Ford	Escape	1FMCU9G68NUB30992	Yes	No	No	Yes	Yes
MG2561N	2022	Ford	Escape	1FMCU9G66NUB81679	Yes	No	No	No	No
MG2752L	2019	Ford	Escape	1FMCU9GD4KUA14750	yes	no	No	Yes	Yes
MG4292F	2011	Ford	Escape	1FMCU9C71BKB36123	No	Yes	No	Yes	Yes
HPJ4246	2013	Ford	Explorer	1FM5K8D81DGC87078	Yes	No	No	No	Yes
MG0690N	2022	Ford	Escape	1FMCU9G67NUB31275	Yes	No	No	No	No
MG2904K	2018	Ford	F150 Pick up	1FTMF1EB0JKC04402	Yes	No	No	No	Yes
MG5021K	2017	Ford	F-250 Pick Up	1FT7X2B6XH34190	Yes	No	No	No	Yes
MG3905K	2017	Ford	Transit Connect	NM0LS7E77H1336091	No	No	No	Yes	Yes
HPT1315	2011	Ford	Escape	1FMCU9C73BKB36124	Yes	No	No	Yes	Yes
MG0156M	2020	Ford	T-250 Cargo Van	1FTBR2Y88LKA01152	Yes	No	No	Yes	Yes
MG0170M	2020	Ford	Ranger	1FTER1FH3LLA52253	No	No	Yes	Yes	Yes
MG0171M	2020	Ford	Ranger	1FTER1FH1LLA52254	No	No	Yes	Yes	Yes
MG0172M	2020	Ford	Ranger	1FTER1FH3LLA52255	No	No	Yes	Yes	Yes
MG0173M	2020	Ford	Ranger	1FTER1FH5LLA52256	No	No	Yes	Yes	Yes
MG0174M	2020	Ford	Transit 150 Van	1FTYE2Y8XLKB00979	No	No	No	No	Yes
MG0959F	2010	Top Brand	TRAILER	5HLUT1620AF106014	No	No	Yes	Yes	Yes
MG1725E	2003	Econline	TRAILER	42ETPFG2631000058	No	No	Yes	Yes	Yes
MG2110B	2004	Ford	Bucket Truck	1FDAF57P74EC56997	No	No	No	Yes	Yes
MG2742L	2019	Ford	F-150	1FTMF1EB5KKD98409	No	No	No	Yes	Yes
MG2753L	2019	Ford	Cargo Van	1FTYE1YM1KKB43063	No	No	yes	Yes	Yes
MG3122M	2020	Ford	F-550 Dump	1FDUF5HN8LDA05971	No	No	Yes	Yes	Yes
MG3127M	2020	Ford	F-350 Truck	1FDRF3H68LED39821	Yes	No	Yes	No	Yes
MG3153M	2020	Ford	Cargo Van	1FTYE2Y82LKB64577	No	No	Yes	Yes	Yes
MG3894H	2015	Ford	T-250 Cargo Van	1FTNR1CM8FKA59536	No	No	No	Yes	Yes
MG3895H	2015	Ford	T-250 Cargo Van	1FTNR1CM1FKA59538	No	No	Yes	Yes	Yes



MG3896H	2015	Ford	T-250 Cargo Van	1FTNR1CM3FKA59539	No	No	No	Yes	Yes
MG3897H	2015	Ford	T-250 Cargo Van	1FTNR1CMXFKA59540	No	No	No	Yes	Yes
MG3898H	2015	Ford	T-250 Cargo Van	1FTNR1CM1FKA59541	No	No	No	Yes	Yes
MG3899H	2015	Ford	T-250 Cargo Van	1FTNR1CM5FKA59543	No	No	No	Yes	Yes
MG3906K	2017	Ford	Transit Connect	NM0LS7E76H1318097	No	No	Yes	Yes	Yes
MG3907K	2017	Ford	Transit Connect	NM0LS7E79H1336089	No	No	No	yes	No
MG3908K	2017	Ford	Transit Connect	NM0LS7E79H1337288	No	No	No	No	No
MG3909K	2017	Ford	Transit Connect	NM0LS7E74H1333231	No	No	No	Yes	Yes
MG4473J	2017	Ford	F-250 Pick Up	1FTBF2B69HEC25634	No	No	No	No	Yes
MG4474J	2017	Ford	F-350 Dump	1FDRF3H60HEC16179	No	No	No	Yes	Yes
MG4475J	2017	Ford	Transit Van	1FTYR1CM8HKA50139	No	No	yes	Yes	Yes
MG4749M	2020	Bri-Mar	18' HD Trailer	58CB1EE20LC004156	No	No	Yes	Yes	Yes
MG4885G	2013	Ford	F-350 Pick Up	1FT7X3B66DEB30323	No	No	No	Yes	Yes
MG4887G	2013	Ford	F-350 Pick Up	1FT7X3B6XDEB30325	No	No	Yes	Yes	Yes
MG4889G	2013	Ford	F-350 Pick Up	1FT7X3B65DEB30328	No	No	No	Yes	Yes
MG4890G	2013	Ford	F-350 Pick Up	1FT7X3B6TDEB30329	No	No	Yes	Yes	Yes
MG5018K	2017	Ford	F-250 Pick Up	1FT7X2B63HEE34192	Yes	No	No	No	Yes
MG5019K	2017	Ford	F-250 Pick Up	1FT7X2B63HEE34189	Yes	No	No	No	No
MG5020K	2017	Ford	F-250 Pick Up	1FT7X2B61HEE34191	Yes	No	Yes	No	Yes
MG5291J	2017	Ford	F250 Supercab (*HOPPER)	1FTBF2B68HEC16178	No	No	Yes	Yes	Yes
MG5292J	2017	Ford	F250 Supercab	1FT7X2B62HEC16180	No	No	Yes	Yes	Yes
MG5366G	2013	Chevy	Cargo Van	1GCZGTCG5D1174305	No	No	No	Yes	Yes
MG5368G	2013	Chevy	Cargo Van	1GZGTCG3D1173153	No	No	Yes	Yes	Yes
MG5371G	2013	Chevy	Cargo Van	1GCZGTCG8D1172516	No	No	Yes	Yes	Yes
MG6208H	2015	Chevy	Silverado	1GCNKPEH2FZ232594	No	No	No	Yes	Yes
MG6210H	2015	Chevy	Silverado	1GCNKPEH7FZ234647	Yes	No	No	No	Yes
MG6223H	2015	Ford	T-250 Cargo Van	1FTNR1CM7FKA59544	No	No	No	No	No
MG6224H	2015	Ford	T-250 Cargo Van	1FTNR1CM0FKA59546	No	No	No	Yes	Yes
MG6225H	2015	Ford	T-250 Cargo Van	1FTNR1CM2FKA59547	No	No	No	Yes	No
MG6226H	2015	Ford	T-250 Cargo Van	1FTNR1CM3FKA59542	Yes	No	No	No	No
MG6227H	2015	Ford	T-250 Cargo Van	1FTNR1CM9FKA59545	Yes	No	No	No	Yes
MG6228H	2015	Ford	T-250 Cargo Van	1FTNR1CMXFKA59537	Yes	No	No	No	No

MG6534F	2011	Chevy	Cargo Van	IGCZGTCG2B1117542	No	No	Yes	Yes	No
MG6535F	2011	CHEVY	Cargo Van	1GCZGTCG8B1118064	No	No	No	Yes	Yes
MG6536F	2011	Chevy	Cargo Van	1GCZGTCGX8B1119149	No	No	No	Yes	Yes
MG6537F	2011	Chevy	Cargo Van	1GCZGTCG4B1117994	No	No	Yes	Yes	Yes
MG6873M	2011	Ford	F-450 Dump	1FDUF4HY1BEB59340	No	No	No	Yes	Yes
MG7696H	2014	Case	Backhoe Model 580	JJGN58SNCEC706614	No	No	Yes	Yes	Yes
MG9365J	2017	Ford	T-250 Cargo Van	1FTYR1CM6HKA50138	No	No	No	Yes	Yes
MG9366J	2017	Ford	F350 dump truck	1FDRF3H65HEC16128	No	No	No	Yes	Yes
YZP8705	2011	CHEVY	Cargo Van	1GCZGTCG5B1117616	No	No	No	Yes	Yes
YZP8706	2011	Chevy	Cargo Van	1GCZGTCG5B1118216	NO	No	No	Yes	Yes
YZP8707	2011	Chevy	Cargo Van	1GCZGTCG9B1118719	No	No	No	Yes	Yes
MG2623L	2019	Ford	F350 dump truck	1FDRF3H66KEF24576	No	No	Yes	Yes	Yes
MG0181M	2020	Ford	Transit 150 Van	1FTYE2Y88LKB00978	No	No	No	No	Yes
MG5369G	2013	Chevy	Cargo Van	1GCZGTCG8D1173438	No	No	no	no	Yes
MG6331K	2011	Ford	F-550 Dump	1FDUF5HTXBEB43535	No	No	Yes	Yes	No
MG6623N	2023	Ford	Transit Cargo	1FTYE2Y80PKA86029	No	No	No	Yes	Yes
MG6624N	2023	Ford	Transit Cargo	1FTYE2Y80PKA89111	No	No	Yes	Yes	No
MG6625N	2023	Ford	Transit Cargo	1FTYE2Y83PKA89393	No	NO	NO	YES	NO
MG6626N	2023	Ford	Transit Cargo	1FTYE2Y87PKA86027	No	NO	YES	YES	NO
MG6627N	2023	Ford	Transit Cargo	1FTYE2Y80PKA86077	No	No	No	YES	No
MG6628N	2023	Ford	Transit Cargo	1FTYE2Y85PKA89511	No	NO	NO	YES	YES
KNK1090	2017	Ford	Escape	1FMCU9GD4HUE76105	Yes	Yes	No	Yes	Yes
LMW3904	2020	Ford	Escape Hybrid	1FMCU9BZ1LUC47537	No	No	No	Yes	Yes
LMW3905	2020	Ford	Escape Hybrid	1FMCU9BZ2LUC47496	No	No	No	Yes	Yes
LMW3906	2020	Ford	Escape Hybrid	1FMCU9BZ2LUC47563	No	No	No	Yes	Yes
LMW3907	2020	Ford	Escape Hybrid	1FMCU9BZ8LUC47437	No	No	No	Yes	Yes
LMW3908	2020	Ford	Escape Hybrid	1FMCU9BZXLUC47312	No	No	No	Yes	Yes
MG9855J	2017	Ford	Escape	1FMCU9GD0HUE76103	No	No	No	No	Yes
MG5017K	2017	Ford	Transit Van	1FMZK1CM4HKB56544	No	No	Yes	Yes	Yes
MG6244D	2008	Dodge	Caravan	1D8HN44H38B143599	No	No	Yes	Yes	Yes
MG4417M	2020	Chrysler	Voyager Mini Van	2C4RC1AG8LR251942	No	No	Yes	Yes	Yes

MG5831N	2022	Ford	F550 Cab Chasis/Cyber Bus	1FDUF5GNXNDA00520	No				
MG6919M	2020	Ford	Transit Van - Handicap	1FTYE1C86LKB26299	No	No	Yes	Yes	Yes
MG9856J	2017	Ford	Escape	1FMCU9GD2HUE76104	Yes	No	No	No	No
MG2717M	2020	Chrysler	Voyager Mini Van	2C4RC1AG1LR233153	No	Yes	No	Yes	Yes
LMW3920	2020	Ford	Escape	1FMCU9BZ8LUC47549	No	No	No	No	Yes
MG3843H	2015	Chevy	Equinox	2GNFLEEK6F6251086	No	Yes	No	Yes	Yes
MG3844H	2015	Chevy	Equinox	2GNFLEEK4F6248784	Yes	No	No	Yes	Yes
MG3904K	2018	Ford	Escape	1FMCU9GD8JUB07107	No	Yes	No	Yes	Yes
MG6209H	2015	Chevy	Silverado	1GCNKPEH7FZ235541	No	No	No	Yes	Yes
MG4886G	2013	Ford	F-350 Pick Up	1FT7X3B68DEB30324	No	No	No	Yes	Yes
MG6211H	2015	Chevy	Silverado	1GCNKPEH2FZ234779	No	No	No	Yes	Yes
MG4243F	2011	Ford	F-350 Pick Up	1FTBF3B6XBEB43523	No	No	No	Yes	Yes
MG7069L	2020	Ford	Escape	1FMCU9G6XLUA83302	Yes	Yes	No	No	Yes
MG6639N	2023	Ford	F-150 Pick Up	1FTMF1EB0PKD81590	No	No	yes	yes	yes
MG3842H	2015	Chevy	Equinox	2GNFLEEK3F6249604	No	No	No	YES	No
MG6640N	2023	Ford	F-150 Pick Up	1FTMF1EB0PKD81637	No	No	no	yes	no
MG2903K	2018	Ford	F150 Pick up	1FTMF1EB9JKC04401	No	No	No	Yes	Yes
MG9109G	2008	Top Brand	Trailer	5HLUT16288F082474	No	Yes	No	No	Yes
MG0146L	2017	Ford	Escape	1FMCU9GD8JUA51122	No	No	No	Yes	Yes
MG4888G	2013	Ford	F-350 Pick Up	1FT7X3B68DEB30327	No	No	Yes	Yes	Yes
MG0227P	2023	Ford	F-550 Dump	1FDUF5HN1PDA04120	No	No	No	Yes	No
MG0228P	2023	Ford	F-450 Dump	1FDUF4HNXPDA06518	No	No	No	Yes	No
MG0229P	2023	Ford	F-350 Pickup	1FTRF3BA6PEC94398	No	No	No	Yes	No
MG0230P	2023	Ford	F-250 Pick Up	1FT7W2BA5PED10947	No	No	No	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](http://www.housingcenter.com)

December 29, 2023  
PHA: 578

TO: Mr. James Harris  
Housing Authority of the City of Pittsburgh, PA

FROM: Dimitri Kallivrousis  
(800) 873 - 0242 X 319

RE: Commercial Liability Policy with HARRG for the year of 2024

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**ABOUT YOUR POLICY / RENEWAL PACKAGE:**

Enclosed is your PHA's policy for the year 2024. 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.'

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# Commercial Liability Declarations

Policy No: HARRG-578-240656-2024

**Named Insured/Mailing Address:**

Housing Authority of the City of Pittsburgh  
412 Blvd of the Allies  
7th FL  
Pittsburgh, PA 15219

**Company Name:**

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

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**ALL COVERAGES:**      **General Aggregate:** \$5,000,000 each Policy Year  
                                 **Policy Effective:** 1/1/2024  
                                 **Policy Expiration:** 1/1/2025

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

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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.

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## COVERAGE SECTIONS:

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Coverage Section A: Bodily Injury and Property Damage Liability

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**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
<b>Deductible -- Per Occurrence:</b>	\$10,000

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Coverage Section B: Personal and Advertising Injury Liability

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**Limits of Coverage**

Personal and Advertising Injury Limit:	\$5,000,000
<b>Deductible -- Per Occurrence:</b>	\$10,000

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Coverage Section C: Law Enforcement Liability - Claims Made

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**Limits of Coverage**

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

<b>Deductible -- Per Wrongful Act:</b>	NONE
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Coverage Section D: Public Officials Liability - Claims Made

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**Limits of Coverage**

Per Wrongful Act: NOT COVERED

Aggregate: NOT COVERED

Retroactive Date:

**Deductible** -- Per Wrongful Act: NONE

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

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**Limits of Coverage**

Limit of Coverage: \$500,000

Retroactive Date: 11/9/2003

**Deductible** -- Per Year: \$50,000

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Coverage Section F: Non-Owned and Hired Auto Liability

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**Limits of Coverage**

Per Accident: NOT COVERED

**Deductible** -- Per Accident: NONE

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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: \$10,000

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

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**Limits of Coverage**

Limit of Coverage: NOT COVERED

Retroactive Date:

**Deductible** -- Per Year: NONE

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Coverage Section I: Third Party Discrimination - Claims Made

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**Limits of Coverage**

Limit of Coverage:

NOT COVERED

Aggregate:

Retroactive Date:

**Deductible** -- Per Wrongful Act:

NONE

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

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December 29, 2023

Housing Authority Risk Retention Group, Inc.

Date

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**PREMIUM:**        \$380,085

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## Forms and Endorsements Made Part of this Policy:

### Forms applicable to all Coverage Sections

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	Commercial Liability Coverage Form	HACL 001 0421
	Commercial Liability Declarations	HACL 506 0617
	Schedule of Locations	Form 003A 05 11
757	Warranty – Wholly-Owned and Controlled Entities	HACL 757 0322
414	Exclusion – Specified Tenant-based and Project-based Voucher Programs	HACL 414 0617
171	Exclusion – Designated Premises, Projects, and Operations	HACL 171 1218
Exc	Certified Act of Terrorism Exclusion	HACL 182 0115

### Bodily Injury and Property Damage Liability

#### Personal and Advertising Injury Liability

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729	Pennsylvania Changes - Pollutants	HACL 729 1221
731	Additional Insured - Volunteers	HACL 731 0318
747	Assault and Battery Limitation	HACL 747 0221
749	Exclusion – Trade or Economic Sanctions	HACL 749 0721
758	Coverage Section R. Crisis Event Communication Expense	HACL 758 0422
055	Additional Insured - Lessor of Leased Equipment	HACL 055 0617
019	Additional Insured – State or Governmental Agency or Subdivision or Political Subdivision – Permits or Authorizations Related to Premises	HACL 019 0617
055	Additional Insured - Lessor of Leased Equipment	HACL 055 0617

### Pesticide

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39B	Pesticide or Herbicide Applicator Liability	HACL 39B 1221
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### Policyholder Notices

#### \*\*\* Please Read the Enclosed Important Notices \*\*\*

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Policyholder Notice - Commercial Liability Deductible	HAPN 0005 03 10
Important Notice to Policyholders - Producers Compensation Disclosure	HAPN 4030 03 17
Important Notice - Claims Reporting	HAPN 4130 09 20



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

## SCHEDULE OF LOCATIONS

As Of: 12/29/2023

Housing Authority of the City of Pittsburgh, PA

	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
108 Walter Street 108 Walter Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1099-1101 Sheffield Street 1099-1101 Sheffield Street	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
112-114 N. Dallas Avenue 112-114 N. Dallas Avenue	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
114 Erin Street 114 Erin Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1159 Woodbine Street 1159 Woodbine Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
116 Wilbert Street 116 Wilbert Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
118 Cape May Avenue 118 Cape May Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
118 Erin Street 118 Erin Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
118 Schenley Manor Drive 118 Schenley Manor Drive	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
119 Balver Avenue 119 Balver Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1204 Arch St 1204 Arch St	3	Federal	Family	\$314	N/C	N/C	\$3	N/C	\$20
1206 Arch St 1206 Arch St	3	Federal	Family	\$314	N/C	N/C	\$3	N/C	\$20
1210 Earham Street 1210 Earham Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1219 Marshall Avenue 1219 Marshall Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1233 Hodgkiss Street 1233 Hodgkiss Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1250 Dickson Street 1250 Dickson Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7

**INCL = Included N/C = Not Covered**

**\* Unit counts must include vacant units**

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

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1253 Berry Street #53 1253 Berry Street #53	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1312 Straka Street 1312 Straka Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1314 Westfield Street 1314 Westfield Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1317-1319 Pennsylvania Avenue 1317-1319 Pennsylvania Avenue	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
1318 Orangewood Avenue 1318 Orangewood Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1325-1327 North Franklin Stree 1325-1327 North Franklin Stree	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
1405 Brookline Boulevard #5 1405 Brookline Boulevard #5	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1412 Oakglen Street 1412 Oakglen Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1451 Steuben Street 1451 Steuben Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
147 Winslow St--GL 147 Winslow St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
1470 Oberlin Street 1470 Oberlin Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1512 Rockland Avenue 1512 Rockland Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1514 Creedmore Avenue 1514 Creedmore Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1523 Brighton Place 1523 Brighton Place	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1528 Steuben Street 1528 Steuben Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1613-1615 Canton Avenue 1613-1615 Canton Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7

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	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
1630 Dagmar Avenue #33 1630 Dagmar Avenue #33	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1676 Pioneer Avenue 1676 Pioneer Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
1969 Robinson Boulevard 1969 Robinson Boulevard	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
2010 Pioneer Avenue 2010 Pioneer Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
2015-2161 Whited Street 2015-2161 Whited Street	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
2073 Walton Avenue 2073 Walton Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
2102 Webster Avenue 2102 Webster Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
211 Hornaday Drive 211 Hornaday Drive	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
2133 Holcomb Avenue 2133 Holcomb Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
2216 Woodward Street 2216 Woodward Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
222-258 S. Euclid Avenue 222-258 S. Euclid Avenue	5	Federal	Family	\$524	N/C	N/C	\$6	N/C	\$33
2344 Palm Beach Avenue 2344 Palm Beach Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
2360 Whited Street 2360 Whited Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
2367 Saranac Avenue 2367 Saranac Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
2393 Saranac Avenue 2393 Saranac Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
2724 Strachan Street 2724 Strachan Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7

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2728-2730 Stafford Street 2728-2730 Stafford Street	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
2736-2738 Merwyn Avenue 2736-2738 Merwyn Avenue	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
315 Rochelle Street 315 Rochelle Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3176 Ladoga Street 3176 Ladoga Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3308 Harbison Street 3308 Harbison Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3331 Middletown Road 3331 Middletown Road	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3406 Massachusetts Avenue 3406 Massachusetts Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3527 Colby Street #55 3527 Colby Street #55	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3559 Centralia Street 3559 Centralia Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3701 California Avenue 3701 California Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3715 Baytree Street 3715 Baytree Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3740 Merle Street 3740 Merle Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3801 Haven Street 3801 Haven Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3828 Merle Street 3828 Merle Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3837 Merle Street 3837 Merle Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3851 Hiawatha Street #45 3851 Hiawatha Street #45	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7

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3929 Winshire Street 3929 Winshire Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
3962 Oakdale Street 3962 Oakdale Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
4290 Coleridge Street #7 4290 Coleridge Street #7	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
4307 Coleridge Street #60 4307 Coleridge Street #60	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
447-449 Sweetbriar Street 447-449 Sweetbriar Street	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
4518 Mapledale Drive 4518 Mapledale Drive	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
453-455 Sweetbriar Street 453-455 Sweetbriar Street	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
4554 Mapledale Drive 4554 Mapledale Drive	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
4568 Gates Drive 4568 Gates Drive	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
4738 Sylvan Avenue 4738 Sylvan Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
512 Morgan Street 512 Morgan Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
512 Norton Street 512 Norton Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
514 Norton Street 514 Norton Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
517 Rossmore Avenue 517 Rossmore Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
5461 Clarendon Place #57 5461 Clarendon Place #57	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
6497 Centre Ave 6497 Centre Ave	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7

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Housing Authority of the City of Pittsburgh, PA

	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
6499 Centre Ave 6499 Centre Ave	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
655 Dunster Street 655 Dunster Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
700 Lillian Street 700 Lillian Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
707 Dunster Street #39 707 Dunster Street #39	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
7152 McPherson Boulevard 7152 McPherson Boulevard	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
7216 Mingo Street 7216 Mingo Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
738 Woodbourne Avenue 738 Woodbourne Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
758 Beechland Street 758 Beechland Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
802 Stanhope Street 802 Stanhope Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
821-823 Sherwood Avenue 821-823 Sherwood Avenue	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
825-827 Sherwood Avenue 825-827 Sherwood Avenue	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
8331 Vidette Street 8331 Vidette Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
926 Johnston Avenue #259 926 Johnston Avenue #259	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
930 Johnston Avenue #260 930 Johnston Avenue #260	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
958 Norwich Street 958 Norwich Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Addison Terrace 2051 - 2057 Bentley Drive 493	11	Federal	Family	\$1,152	N/C	N/C	\$13	N/C	\$73

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Housing Authority of the City of Pittsburgh, PA

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Addison Terrace 2061 - 2067 Bentley Drive 511	14	Federal	Family	\$1,467	N/C	N/C	\$16	N/C	\$92
Addison Terrace 2071 - 2077 Bentley Drive 533	15	Federal	Family	\$1,571	N/C	N/C	\$17	N/C	\$99
Addison Terrace 2081 - 2087 Bentley Drive 557	14	Federal	Family	\$1,467	N/C	N/C	\$16	N/C	\$92
Addison Terrace 2101 - 2109 Bentley Drive 581	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
Addison Terrace 2115 - 2127 Bentley Drive 599	13	Federal	Family	\$1,362	N/C	N/C	\$15	N/C	\$86
Addison Terrace 2132 - 2136 Bentley Drive 617	14	Federal	Family	\$1,467	N/C	N/C	\$16	N/C	\$92
Addison Terrace 2124 - 2128 Bentley Drive 635	14	Federal	Family	\$1,467	N/C	N/C	\$16	N/C	\$92
Addison Terrace 2118 - 2122 Bentley Drive 653	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
Addison Terrace 2112 - 2118 Bentley Drive 671	16	Federal	Family	\$1,676	N/C	N/C	\$18	N/C	\$106
Addison Terrace 2106 - 2110 Bentley Drive 689	10	Federal	Family	\$1,048	N/C	N/C	\$11	N/C	\$66
Addison Terrace 2100 - 2104 Bentley Drive 707	16	Federal	Family	\$1,676	N/C	N/C	\$18	N/C	\$106
Addison Terrace 2080 - 2086 Bentley Drive 725	14	Federal	Family	\$1,467	N/C	N/C	\$16	N/C	\$92
Addison Terrace 2060 - 2066 Bentley Drive 749	13	Federal	Family	\$1,362	N/C	N/C	\$15	N/C	\$86
Addison Terrace 2054 - 2058 Bentley Drive 773	9	Federal	Family	\$943	N/C	N/C	\$10	N/C	\$59
Addison Terrace 2050 - 2052 Bentley Drive 791	7	Federal	Family	\$733	N/C	N/C	\$8	N/C	\$46
Allegheny House 1305 Allegheny Ave.	0	Federal	Warehouse	**	N/C	N/C	INCL	N/C	N/C

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	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Bedford Boiler House 2285 Sommers Dr.	0	Federal	Garage	**	N/C	N/C	INCL	N/C	N/C
Bedford Dwellings 2227-2241 SOMERS DR	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Bedford Dwellings 2243-2257 SOMERS DR	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Bedford Dwellings 2259-2273 SOMERS DR	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Bedford Dwellings 2275-2289 SOMERS DR	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Bedford Dwellings 2255-2261 BEDFORD AVE	24	Federal	Family	\$2,514	N/C	N/C	\$28	N/C	\$159
Bedford Dwellings 2263-22699 BEDFORD AVE	24	Federal	Family	\$2,514	N/C	N/C	\$28	N/C	\$159
Bedford Dwellings 2275-2281 BEDFORD AVE	24	Federal	Family	\$2,514	N/C	N/C	\$28	N/C	\$159
Bedford Dwellings 2405-2407 CHAUNCEY DR	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
Bedford Dwellings 2409-2411 CHAUNCEY DR	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
Bedford Dwellings 2421-2423 CHAUNCEY DR	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
Bedford Dwellings 2435-2437 CHAUNCEY DR	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
Bedford Dwellings 2435 CHAUNCEY DR	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
Bedford Dwellings 2457-2467 CHAUNCEY DR	6	Federal	Family	\$629	N/C	N/C	\$7	N/C	\$40
Bedford Dwellings 2469-2483 CHAUNCEY DR	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Bedford Dwellings 2505-2519 CHAUNCEY DR	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53

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189 Commerce Court  
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## SCHEDULE OF LOCATIONS

As Of: 12/29/2023

Housing Authority of the City of Pittsburgh, PA

	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Bedford Dwellings 2521-2525 CHAUNCEY DR	18	Federal	Family	\$1,886	N/C	N/C	\$21	N/C	\$119
Bedford Dwellings 2527-2533 CHAUNCEY DR	24	Federal	Family	\$2,514	N/C	N/C	\$28	N/C	\$159
Bedford Dwellings 2535-2541 CHAUNCEY DR	24	Federal	Family	\$2,514	N/C	N/C	\$28	N/C	\$159
Bedford Dwellings 2543-2545 CHAUNCEY DR	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
Bedford Dwellings 2547-2549 CHAUNCEY DR	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
Bedford Dwellings 2515-2519 BEDFORD AVE	18	Federal	Family	\$1,886	N/C	N/C	\$21	N/C	\$119
Bedford Dwellings 2507-2511 BEDFORD AVE	18	Federal	Family	\$1,886	N/C	N/C	\$21	N/C	\$119
Bedford Dwellings 2445-2449 BEDFORD AVE	18	Federal	Family	\$1,886	N/C	N/C	\$21	N/C	\$119
Bedford Dwellings 2439-2443 BEDFORD AVE	18	Federal	Family	\$1,886	N/C	N/C	\$21	N/C	\$119
Bedford Dwellings 2427-2431 BEDFORD AVE	18	Federal	Family	\$1,886	N/C	N/C	\$21	N/C	\$119
Bedford Dwellings 2421-2425 BEDFORD AVE	18	Federal	Family	\$1,886	N/C	N/C	\$21	N/C	\$119
Bedford Dwellings 2407-2411 BEDFORD AVE	18	Federal	Family	\$1,886	N/C	N/C	\$21	N/C	\$119
Bedford Dwellings 2401-2405 BEDFORD AVE	18	Federal	Family	\$1,886	N/C	N/C	\$21	N/C	\$119
Block Lot No. 83-S-142 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-145 339 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-146 341 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C

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Block Lot No. 83-S-147 343 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-148 345 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-149 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-150 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-151 351 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-152 352 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-153 353 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-154 355 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-155 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-156-1 Omega Place	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-158 359 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-159 361 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-161 363 Omega Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Block Lot No. 83-S-201 350 Reiter Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Boiler Room 2136 Bently Dr.	0	Federal	Garage	**	N/C	N/C	INCL	N/C	N/C
Carrick Regency Hi-Rise 2129 Brownsville Road	66	Federal	Elderly	\$5,532	N/C	N/C	\$76	N/C	\$436

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Central Maintenance 201 Kirkpatrick St.	0	Federal	Garage	**	N/C	N/C	INCL	N/C	N/C
Community Building 2136 Elmore Sq.	0	Federal	Community Bldg	**	N/C	N/C	INCL	N/C	INCL
Community Building 895 Johnson Ave.	0	Federal	Community Bldg	**	N/C	N/C	INCL	N/C	INCL
Computer Center 1205 Liverpool St.	0	Federal	Office	**	N/C	N/C	INCL	N/C	INCL
East Liberty Gardens 2-8 Ipswich Court	4	Federal	Family	\$419	N/C	N/C	\$5	N/C	\$26
East Liberty Gardens 1-15 Ipswich Court	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
East Liberty Gardens 2-16 Gilford Court	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
East Liberty Gardens 1-11 Gilford Court	6	Federal	Family	\$629	N/C	N/C	\$7	N/C	\$40
East Liberty Gardens 2-12 Esmond Court	6	Federal	Family	\$629	N/C	N/C	\$7	N/C	\$40
East Liberty Gardens 1-23 Esmond Court	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
East Liberty Gardens 2-24 Cambria Court	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
East Liberty Gardens 1-11 Cambria Court	6	Federal	Family	\$629	N/C	N/C	\$7	N/C	\$40
East Liberty Gardens 1-5 Blanford Court	3	Federal	Family	\$314	N/C	N/C	\$3	N/C	\$20
East Liberty Gardens 2-8 Blanford Court	4	Federal	Family	\$419	N/C	N/C	\$5	N/C	\$26
East Liberty Gardens 1 Dudley Court	8	Federal	Office	**	N/C	N/C	INCL	N/C	INCL
East Liberty Gardens 3-15 Dudley Court	6	Federal	Family	\$629	N/C	N/C	\$7	N/C	\$40

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	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
East Liberty Gardens 2-12 Dudley Court	6	Federal	Family	\$629	N/C	N/C	\$7	N/C	\$40
East Liberty Gardens 1-17 Fareham Court	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
East Liberty Gardens 13 Fareham Court	0	Federal	Community Bu	**	N/C	N/C	INCL	N/C	INCL
East Liberty Gardens 15 Fareham Court	0	Federal	Community Bu	**	N/C	N/C	INCL	N/C	INCL
East Liberty Gardens 2-22 Fareham Court	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
East Liberty Gardens 20 Fareham Court	0	Federal	Community Bu	**	N/C	N/C	INCL	N/C	INCL
East Liberty Gardens 1-15 Hendon Court	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
East Liberty Gardens 2-12 Hendon Court	6	Federal	Family	\$629	N/C	N/C	\$7	N/C	\$40
East Liberty Gardens 1-23 Jennings Court	12	Federal	Family	\$1,257	N/C	N/C	\$14	N/C	\$79
East Liberty Scattered Sites 6427-29 Centre Avenue Formerly	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
East Liberty Scattered Sites 6236 Saint Marie Street	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
East Liberty Scattered Sites 6356-6358 Saint Marie Street f	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
East Liberty Scattered Sites 577 Collins Avenue formerly 53	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
East Liberty Scattered Sites 6449 Center Avenue formerly 32	6	Federal	Family	\$629	N/C	N/C	\$7	N/C	\$40
East Liberty Scattered Sites 5645 Rural Street formerly 564	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
East Liberty Scattered Sites 460 N Beatty Street form 434 N	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13

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	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
East Liberty Scattered Sites 6311 Saint Marie Street	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
Elmore Square Boiler Room 2166 Elmore Sq.	0	Federal	Garage	**	N/C	N/C	INCL	N/C	N/C
Family Investment Center 10 Albertise St.	0	Federal	Office	**	N/C	N/C	INCL	N/C	INCL
Finello Pavilion Hi-Rise 3206 Niagara Street	60	Federal	Elderly	\$5,029	N/C	N/C	\$69	N/C	\$396
Garage 2200 Arlington	0	Federal	Garage	**	N/C	N/C	INCL	N/C	N/C
Gualtieri Manor Hi-Rise 2125 Los Angeles	30	Federal	Elderly	\$2,514	N/C	N/C	\$34	N/C	\$198
Gym 930 Creswell St.	0	Federal	Community Bt	**	N/C	N/C	INCL	N/C	INCL
Historical Building - Storage 1305 Allegheny Ave.	0	Federal	Warehouse	**	N/C	N/C	INCL	N/C	N/C
Homewood North 1246 - 1258 Nolan Court 1 - 7	7	Federal	Family	\$733	N/C	N/C	\$8	N/C	\$46
Homewood North 1234 - 1244 Nolan Court 8 -13	6	Federal	Family	\$629	N/C	N/C	\$7	N/C	\$40
Homewood North 1224 - 1232 Nolan Court 14 - 1	5	Federal	Family	\$524	N/C	N/C	\$6	N/C	\$33
Homewood North 1208 - 1222 Nolan Court 19 - 2	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Homewood North 1260 - 1276 Nolan Court 27 - 3	9	Federal	Family	\$943	N/C	N/C	\$10	N/C	\$59
Homewood North 1200 - 1206 Mohler Street 36 -	4	Federal	Family	\$419	N/C	N/C	\$5	N/C	\$26
Homewood North 1201 - 1211 Mohler Street 40 -	5	Federal	Family	\$524	N/C	N/C	\$6	N/C	\$33
Homewood North 1213 - 1225 Mohler Street 46 -	7	Federal	Family	\$733	N/C	N/C	\$8	N/C	\$46

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Housing Authority of the City of Pittsburgh, PA

	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Homewood North 1227 - 1239 Mohler Street 53 -	7	Federal	Family	\$733	N/C	N/C	\$8	N/C	\$46
Homewood North 1241 - 1255 Mohler Street 60 -	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Homewood North 1294 - 1302 Ferris Court 68 -	5	Federal	Family	\$524	N/C	N/C	\$6	N/C	\$33
Homewood North 1304 - 1316 Ferris Court 81 -	7	Federal	Family	\$733	N/C	N/C	\$8	N/C	\$46
Homewood North 1318 - 1330 Heart Court 88 - 9	7	Federal	Family	\$733	N/C	N/C	\$8	N/C	\$46
Homewood North 1332 - 1346 Heart Court 95 - 1	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Homewood North 7416 - 7422 Stranahan Street 1	4	Federal	Family	\$419	N/C	N/C	\$5	N/C	\$26
Homewood North 7400 - 7414 Stranahan Street 1	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Homewood North 7505 - 7519 Upland Street 115	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Homewood North 7335 - 7343 Upland Street 123	5	Federal	Family	\$524	N/C	N/C	\$6	N/C	\$33
Homewood North 7330 - 7344 Upland Street 128	8	Federal	Family	\$838	N/C	N/C	\$9	N/C	\$53
Larimer School-Vacant Building 540 Larimer Ave	0	Federal	Family	**	N/C	N/C	N/C	N/C	N/C
Leased Office Space 200 Ross St.	0	Federal	Office	**	N/C	N/C	INCL	N/C	INCL
Leased Office Space 100 Ross St.	0	Federal	Office	**	N/C	N/C	INCL	N/C	INCL
Leased Storage Space 400 N. Lexington Ave.	0	Federal	Warehouse	**	N/C	N/C	INCL	N/C	N/C
Lot 100-N -73 - Vacant land 130 Devilliers	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C

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Lot 9-M -131 - Vacant land 1817 Cliff Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -137 - Vacant land 1829 Cliff Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -143 - Vacant land 1835 Cliff Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -146 - Vacant land Cliff Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -147 - Vacant land 1839 Cliff Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -186 - Vacant land 1850 Cliff Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -186A - Vacant land Monaca Place	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -187 - Vacant land 1848 Cliff Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -188 - Vacant land Monaca Place	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -194 - Vacant land 33 Cliff Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -246 - Vacant land 810 Cassatt Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -251 - Vacant land 1815 Bedford Avenue	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Lot 9-M -251A - Vacant land 802 Cassatt Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Maintenance Garage 647 Mt. Pleasant Rd.	0	Federal	Garage	**	N/C	N/C	INCL	N/C	N/C
Manchester Commons-Phase 1 1106 W North Ave	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1406 W. North Ave.	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7

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Manchester Commons-Phase 1 1421 W. North Ave.	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 1 1337 Adams St	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1341 Adams St.	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1404 Adams St	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1429 Nixon St	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1431 Nixon St	1	Federal	Family	N/C	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 1 1207 Juniata St	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1406 Adams St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1429 Nixon St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 1 1106 W North Ave	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 1 1341 Adams St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 1 1431 Nixon St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 1 1402 Adams St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1406 W North Ave	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 1 1104 W North Ave	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1441 Adams St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7

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	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Manchester Commons-Phase 1 1422 Nixon St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1404 Adams St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 1 1337 Adams St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 1 1421 W North Ave	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 1 1412 W North Ave	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 2 1133 Sheffield St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 2 1307 Fulton St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 2 1335 N Franklin St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 2 1333 N Franklin St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 2 1305 Fulton St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 2 1241 Sheffield St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 2 1107 Sheffield St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 2 1131 Sheffield St	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1331 N Franklin St	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	N/C
Manchester Commons-Phase 2 1315 Pennsylvania Ave	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 2 1242 W North Ave	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	N/C

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

203-272-8220 or 800-873-0242  
fax 203-271-2265  
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## SCHEDULE OF LOCATIONS

As Of: 12/29/2023

Housing Authority of the City of Pittsburgh, PA

	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Manchester Commons-Phase 2 1109 Sheffield St	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	N/C
Manchester Commons-Phase 2 1405 Page St	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	N/C
Manchester Commons-Phase 2 1403 Page St	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	N/C
Manchester Commons-Phase 2 1329 N Franklin St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 2 1303 Fulton St	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1017 Pennsylvania Ave.	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1019 Pennsylvania Ave.	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1101 Pennsylvania Ave.	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1103 Pennsylvania Ave.	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1105 Pennsylvania Ave.	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1109 Sheffield St	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 2 1223 Sheffield St.	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1225 Sheffield St.	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1227 Sheffield St.	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1229 Sheffield St.	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1241 Sheffield St.	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7

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Housing Authority of the City of Pittsburgh, PA

	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Manchester Commons-Phase 2 1242 W North Ave	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 2 1315 Pennsylvania Ave.	1	Federal	Family	N/C	N/C	N/C	\$1	N/C	N/C
Manchester Commons-Phase 2 1329 N Franklin St	1	Federal	Family	N/C	N/C	N/C	\$1	N/C	\$7
Manchester Commons-Phase 2 1333 N Franklin St	1	Federal	Family	\$105	N/C	N/C	N/C	N/C	N/C
Manchester Commons-Phase 2 1335 N. Franklin St.	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 2 1403 Page St	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Manchester Commons-Phase 2 1405 Page St.	1	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$7
Mazza Pavilion Hi-Rise 920 Brookline Boulevard	30	Federal	Elderly	\$2,514	N/C	N/C	\$34	N/C	\$198
Morse Gardens Hi-Rise 2416 Sarah Street	70	Federal	Elderly	\$5,867	N/C	N/C	\$80	N/C	\$462
Murray Tower Hi-Rise 2835 Murray Towers	68	Federal	Family	\$7,124	N/C	N/C	\$78	N/C	\$449
Northview Heights Highrise 533 MT Pleasant Rd	87	Federal	Elderly	\$7,292	N/C	N/C	\$100	N/C	\$575
Oak Hill Child Care 373 Burrows St.	0	Federal	Community Bt	**	N/C	N/C	INCL	N/C	INCL
Oak Hill Recreation Center 415 Wadsworth St.	0	Federal	Community Bt	**	N/C	N/C	INCL	N/C	INCL
Owned Condo Unit - Office Spac 412 Boulevard of the Allies	0	Federal		**	N/C	N/C	INCL	N/C	INCL
Pennsylvania Bidwell Hi-Rise 1014 Sheffield Street	120	Federal	Elderly	\$10,058	N/C	N/C	\$138	N/C	\$793
Pressley Street Hi-Rise 601 Pressley Street	211	Federal	Elderly	\$147,116	N/C	N/C	\$243	N/C	\$12,277

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## SCHEDULE OF LOCATIONS

As Of: 12/29/2023

Housing Authority of the City of Pittsburgh, PA

	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Recreation Center 533 Mt. Pleasant Rd.	0	Federal	Community Bu	**	N/C	N/C	INCL	N/C	INCL
Recreation Center 2305 Bedford St.	0	Federal	Community Bu	**	N/C	N/C	INCL	N/C	INCL
Richard S Caliguiri Allentown 803 E. Warrington Avenue	104	Federal	Elderly	\$8,717	N/C	N/C	\$120	N/C	\$687
Scattered Site 1380 Harlow Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 1612 Cumberland Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 1309 Dickens Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 1311 Justine Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 1312 Cumberland Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 3836 Haven Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 2838 Middletown road	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 1240 Straka Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 1380 Harlow Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 3844 Windgap Avenue	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 138 Bodkin Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Scattered Site 447 Sweetbriar St.	2	Federal	Family	\$210	N/C	N/C	\$2	N/C	\$13
Scattered Sites Woodbourne, Dunster, Walton, L	47	Federal	Family	\$4,924	N/C	N/C	\$54	N/C	\$310

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Housing Authority of the City of Pittsburgh, PA

	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Scattered Sites Merle, Apple, Woodward, Robins	10	Federal	Family	\$1,048	N/C	N/C	\$11	N/C	\$66
Ujamma Center 1900 Bradhead Road	0	Federal	Community Bu	**	N/C	N/C	INCL	N/C	INCL
Unassigned Family Units Various	76	Federal	Family	N/C	N/C	N/C	N/C	N/C	\$502
Vacant Building 7423-7429 Penn Avenue	4	Federal	Family	\$419	N/C	N/C	\$5	N/C	\$26
Vacant Building 824 Suismon Street	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Vacant Building 3811 Bonaventure Way	1	Federal	Family	\$105	N/C	N/C	\$1	N/C	\$7
Vacant Land 516 Larimer Avenue - 15206	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Land 520 Larimer Avenue -15206	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Land 522 Larimer Avenue -15206	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Land 3451 McClure Avenue -15212	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Land 1451 Steubenville Pike - 15021	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Land 1250 Dickson Street - 15212	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Land Perrysville Avenue 25th 23-F-5	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land Perrysville Avenue 25th 23-F-6	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land 5 Lane Way 25th 23-F-60A	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land 6 Lane Way 25th 23-F-60B	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C

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Housing Authority of the City of Pittsburgh, PA

	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Vacant Land Perrysville Avenue 25th 23-B-2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land Lane Way 25th 23-B-234A	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land Lane Way 25th 23-F-59A	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land Lane Way 25th 23-B-216	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land Perrysville Avenue 25th 23-B-2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land 1643 Perrysville Avenue 25th 2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land 1645 Perrysville Avenue 25th 2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land 1641 Perrysville Avenue 25th 2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land 1639 Perrysville Avenue 25th 2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land 1635 Perrysville Avenue 25th 2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land Perrysville Avenue 25th 23-B-2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land Perrysville Avenue 25th 23-B-2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land Perrysville Avenue 25th 23-B-2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land Henderson Street 25th 23-G-344	1	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land 71 Henderson Street 25th 23-G-	1	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Land 1623 Perrysville Avenue 25th 2	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C

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## SCHEDULE OF LOCATIONS

As Of: 12/29/2023

Housing Authority of the City of Pittsburgh, PA

	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Vacant Land 1911 Webster Avenue	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Land 0 Webster Avenue	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Land 58 Monaca Place	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Land 1815 Bedford Avenue	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Land - 4 Acres Penford St & Lamar St	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C
Vacant Lot Bedford Ave	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 1844 Bedford Avenue	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 204 Devilliers Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot Devilliers Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 1815 Enoch Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 1817 Enoch Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 1819 Enoch Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot Bedford Avenue	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 7 Trent Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 0 Cassatt Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 0 Cassatt Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C

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	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Vacant Lot 0 Sheffield Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 124 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 126 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 128 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 130 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 132 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 134 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 136 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 138 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 140 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 142 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 142 Erin Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot Steubenville Pike	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot Allequippa Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 123 Trent	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot Thorn Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C

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	Units*	Funding	Occupancy	General Liability	Public Officials	Employment Practices	Pesticide	Lead Paint	Mold
Vacant Lot N Pacific Avenue	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 9 Trent Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 11 Trent Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot 700 Cresswell Street	0	Federal	Vacant Land P	**	N/C	N/C	INCL	N/C	N/C
Vacant Lot Schenley Avenue	0	Federal	Vacant Land P	**	N/C	N/C	N/C	N/C	N/C



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## **ADDITIONAL CHARGES OR CREDITS**

**Policy Insured Name:** Pittsburgh Housing Authority, PA  
**Policy Effective Date:** 1/1/2024  
**Policy Number:** HARRG-578-240656-2024

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

### **Commercial Liability**

Community Building.....	\$2,000
Garage.....	\$1,660
Gymnasium.....	\$2,000
Office.....	\$5,814
Parking Lot.....	\$1,000
Playground.....	\$1,500
Premium Adjustment.....	\$9,100
Vacant Land Premium.....	\$6,790
Warehouse.....	\$1,300



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## **ADDITIONAL CHARGES OR CREDITS**

**Policy Insured Name:** Pittsburgh Housing Authority, PA  
**Policy Effective Date:** 1/1/2024  
**Policy Number:** HARRG-578-240656-2024

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

### **Employee Benefits Administration Liability - Claims Made**

Coverage Premium.....\$1,500

**Policy Change No. 757-01-2024-1****Change Endorsement**

Warranty – Wholly-Owned and Controlled Entities

Named Insured: Housing Authority of the City of Pittsburgh

Policy Number: HARRG-578-240656-2024

Policy Effective Date: 01/01/2024 - 01/01/2025

Issue Date: 12/29/2023

Premium:

Effective From: 01/01/2024 at the time of day the policy becomes effective.

**The Insurance is Amended as follows:**

This Endorsement modifies insurance under the following Coverage Section:

Section II. General Terms and Conditions, A. Who Is An Insured is amended to add the following:

The first Named Insured warrants and represents that, with respect to each and every Named Insured entity listed on the Declarations, or in the Named Insured Extension Schedule:

- (a) all such entities are 100% wholly-owned and controlled by the first Named Insured;
- (b) all financial benefits with respect to all such entities accrue to the sole benefit of the first Named Insured; and
- (c) no person or entity (other than a mortgagee) that is not a Named Insured under this policy has any legal or beneficial ownership or other interest in any property owned, in whole or in part, by a Named Insured entity.

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

**Policy Change No. 01-414-01-2024-8****Change Endorsement**

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

Named Insured: Housing Authority of the City of Pittsburgh

Policy Number: HARRG-578-240656-2024

Policy Effective Date: 01/01/2024 - 01/01/2025

Issue Date: 12/29/2023

Premium: \$0

Effective From: 01/01/2024 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. 01-414-01-2024-8**

**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. 01-171-01-2024-9****Change Endorsement**

Exclusion – Designated Premises, Projects, and Operations

Named Insured: Housing Authority of the City of Pittsburgh  
Policy Number: HARRG-578-240656-2024  
Policy Effective Date: 01/01/2024 - 01/01/2025  
Issue Date: 12/29/2023  
Premium: \$0

Effective From: 01/01/2024 at the time of day the policy becomes effective.

**The Insurance is Amended as follows:**

Schedule

Premises:

540 Larimer Ave - Pittsburgh PA 15206

147 Winslow St - Pittsburgh PA 15206

Project or Operation:

Any construction, renovation, or demolition operations, with respects to the locations listed above.

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

This insurance does not apply to bodily injury, property damage, personal and advertising injury arising out of:

1. the premises shown in the Schedule or the grounds and structures appurtenant to those premises;
2. the project or operations shown in the Schedule; or
3. your business operations performed on or about the premises shown in the Schedule (or the grounds and structures appurtenant to those premises), or performed elsewhere if necessary, incidental or related in any way to such premises.





**Policy Change No. 01-171-01-2024-9**

**Change Endorsement**

Exclusion – Designated Premises, Projects, and Operations

This exclusion only applies to Coverage Section A. Bodily Injury and Property Damage Liability, and Coverage Section B. Personal and Advertising Injury Liability.

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



**Policy Change No. 01-Exc-01-2024-10**

**Change Endorsement**

**Certified Act of Terrorism Exclusion**

Named Insured: Housing Authority of the City of Pittsburgh  
Policy Number: HARRG-578-240656-2024  
Policy Effective Date: 01/01/2024 - 01/01/2025  
Issue Date: 12/29/2023  
Premium: \$0

Effective From: 01/01/2024 at the time of day the policy becomes effective.

**The Insurance is Amended as follows:**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CERTIFIED ACT OF TERRORISM EXCLUSION**

1.The following definition is added.

"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:

a.to be an act of terrorism;

b.to be a violent act or an act that is dangerous to human life, property, or infrastructure;

c.to have resulted in damage:

1)within the United States; or

2)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;



**Policy Change No. 01-Exc-01-2024-10**

**Change Endorsement**

**Certified Act of Terrorism Exclusion**

d.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

e.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.

2.The following exclusion is added.

**CERTIFIED ACT OF TERRORISM EXCLUSION**

"We" will not pay for any injury or damage caused directly or indirectly by a "certified act of terrorism". Such injury or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the injury or damage.



## Policy Change No. 729-01-2024-2

## Change Endorsement

### Pennsylvania Changes - Pollutants

Named Insured: Housing Authority of the City of Pittsburgh  
Policy Number: HARRG-578-240656-2024  
Policy Effective Date: 01/01/2024 - 01/01/2025  
Issue Date: 12/29/2023  
Premium:

Effective From: 01/01/2024 at the time of day the policy becomes effective.

### Commercial Liability

#### The Insurance is Amended as follows:

This Endorsement modifies insurance provided under Commercial Liability as follows:

1. Definitions Y. "Pollutants" is deleted and replaced as follows:  
Y. "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, Benzantracenes, 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, Cadmium, 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,

## Pennsylvania Changes - Pollutants

Methylene Chloride, N-nitrosodimethylamine, 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.

Examples of "pollutants" also includes:

Perfluoroalkyl or polyfluoroalkyl substances (PFAS) which means any of the following:

1. Perfluorooctanoic acid (PFOA), a chemical compound described as a)  $C_8HF_{15}O_2$ , b)  $F-CF_2-CF_2-CF_2-CF_2-CF_2-CF_2-CF_2-C(=O(O))-H$ , or c) 2,2,3,3,4,4,5,5,6,6,7,7,8,8,8-pentadecafluorooctanoic acid-PFOA;
2. Perfluorooctane sulfonic acid (PFOS), a chemical compound described as a)  $C_8HF_{17}O_3S$ , b)  $F-CF_2-CF_2-CF_2-CF_2-CF_2-CF_2-CF_2-CF_2-S(=O(=O(O)))-H$ , or c) 1,1,2,2,3,3,4,4,5,5,6,6,7,7,8,8,8-heptadecafluorooctanesulfonic acid-PFOS;
3. Any PFAS replacement related materials, including but not limited to Gen-X, a chemical compound described as a)  $C_6H_4F_{11}NO_3$ , b) Ammonium perfluoro (2-methyl-3-oxahexanoate), c) C3 Dimer Acid, d) hexafluoropropylene oxide dimer acid, or e) HFPO Dimer Acid;
4. PFOA or PFOS sales, PFAS-relate compounds, or any substances which degrade to PFOA or PFOS; or



**Policy Change No. 729-01-2024-2**

**Change Endorsement**

Pennsylvania Changes - Pollutants

5. Any PFAS, PFOA, or PFOS identified at any time as a Persistent Organic Pollutant (POP) in Annex A (Elimination), Annex B (Restriction), or Annex C (Unintentional production) in the Stockholm Convention on Persistent Organic Pollutants ratified by the United States of America and administered by the United States Environmental Protection Agency (USEPA).

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



## Policy Change No. 731-01-2024-3

## Change Endorsement

Additional Insured - Volunteers

Named Insured: Housing Authority of the City of Pittsburgh

Policy Number: HARRG-578-240656-2024

Policy Effective Date: 01/01/2024 - 01/01/2025

Issue Date: 12/29/2023

Premium:

Effective From: 01/01/2024 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. 731-01-2024-3**

**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. 747-01-2024-4****Change Endorsement****Assault and Battery Limitation**

Named Insured: Housing Authority of the City of Pittsburgh  
Policy Number: HARRG-578-240656-2024  
Policy Effective Date: 01/01/2024 - 01/01/2025  
Issue Date: 12/29/2023  
Premium:

Effective From: 01/01/2024 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 Liability – Coverage Section A  
Personal and Advertising Injury Liability – Coverage Section B

**Schedule:**

\$100,000 Each Occurrence Sublimit  
\$100,000 Aggregate Sublimit

- A. The following terms of this endorsement apply for all sums which the insured becomes legally obligated to pay as damages caused by an occurrence under Coverage Section A because of bodily injury or property damage, and/or Coverage Section B because of personal and advertising injury, arising out of:
1. Assault, battery, or assault and battery;
  2. the failure to suppress or prevent assault, battery, or assault and battery;
  3. the failure to provide an environment safe from assault, battery, or assault and battery;
  4. the failure to warn of the dangers of the environment which could contribute to assault, battery or assault and battery;
  5. the use of any force to protect persons or property whether or not the bodily injury, property damage, or personal and advertising injury was intended from the standpoint of you or any person, or committed by or at the direction of you or any person;
  6. the failure to render or secure medical treatment or care necessitated by any assault, battery, or assault and battery; or
  7. death, including any allegations of wrongful death, resulting from items 1. through 6. listed above and to which this insurance applies.
- B. The Each Occurrence Sublimit as shown in the Schedule applies, which is the most we will pay for the sum of all damages under Coverage Section A because of all bodily injury and property damage, or under Coverage Section B because of all personal and advertising injury, arising out of one occurrence (subject to the Aggregate Sublimit shown in the Schedule).

**Assault and Battery Limitation**

- C. The Aggregate Sublimit as shown in the Schedule applies, which is the most we will pay for the sum of all damages under Coverage Section A and Coverage Section B.
- D. The Each Occurrence Sublimit and the Aggregate Sublimit as shown in the Schedule apply regardless of the number of:
  - a. Insureds;
  - b. Claims made; or
  - c. Persons or organizations making claims.
- E. Any payments made under Coverage Section A and Coverage Section B for damages arising out of assault, battery, or assault and battery shall reduce the Aggregate Sublimit shown in the Schedule and the General Aggregate shown in the Declarations.
- F. For the purposes of the Limits of Coverage provided under this endorsement:
  - 1. Section II. General Terms and Conditions, E. General Exclusion 19. does not apply to any actual or threatened assault, battery or assault and battery that is covered by this endorsement;
  - 2. For any actual or threatened assault, battery or assault and battery that is covered under this endorsement, and also covered under any other Coverage Section of this policy and/or any other policy issued to you by us (including Coverage Section C. Law Enforcement Liability, Employment Practices Liability, and/or Abusive Conduct Liability), the most we will pay for any one claim will be limited to the highest limit applicable.
- G. Definitions is amended to include the following:

Assault means:

  - a. An intentional or unintentional act, including but not limited to sexual abuse, sexual assault, sexual intimidation, sexual harassment, verbal abuse, and any threatened harmful or offensive contact between two or more persons (with or without a weapon) creating an apprehension in another of immediate harmful or offensive contact; or
  - b. An attempt to commit a battery.

Battery means an intentional or unintentional act, including but not limited to sexual abuse, sexual battery, sexual molestation, or any actual harmful or offensive contact between two or more persons (with or without a weapon) which brings about harmful or offensive contact between two or more persons which brings about harmful or offensive contact to another or anything connected to another.

Assault and Battery means the combination of an assault and a battery.

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



**Policy Change No. 749-01-2024-5**

**Change Endorsement**

Exclusion – Trade or Economic Sanctions

Named Insured: Housing Authority of the City of Pittsburgh

Policy Number: HARRG-578-240656-2024

Policy Effective Date: 01/01/2024 - 01/01/2025

Issue Date: 12/29/2023

Premium:

Effective From: 01/01/2024 at the time of day the policy becomes effective.

Commercial Liability

**The Insurance is Amended as follows:**

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

The coverage provided under this policy does not apply to any liability or any injury, damage, or loss of any nature or kind arising out of:

Any sanction, prohibition or restriction under United Nations resolutions, or any trade or economic sanctions, laws or regulations of the European Union or the United States of America.

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

**Policy Change No. 758-01-2024-6****Change Endorsement**

Coverage Section R. Crisis Event Communication Expense

Named Insured: Housing Authority of the City of Pittsburgh

Policy Number: HARRG-578-240656-2024

Policy Effective Date: 01/01/2024 - 01/01/2025

Issue Date: 12/29/2023

Premium:

Effective From: 01/01/2024 at the time of day the policy becomes effective.

Commercial Liability

**The Insurance is Amended as follows:**

Schedule:

Crisis Event Communication Expense Per Crisis Limit \$ 15,000

Crisis Event Communication Expense Aggregate \$ 15,000

Notwithstanding any provisions elsewhere in this policy, and for the purposes of this endorsement only, the following coverage is added:

1. Coverage Agreement

- a. We will pay those sums necessary to reimburse you, or pay on your behalf, for crisis event communication expense arising out of a crisis to which this insurance applies provided:
  - 1) The crisis commences during the policy period;
  - 2) The crisis did not arise out of any condition, circumstance or situation that an insured knew or reasonably should have known prior to the inception of the policy; and
  - 3) The reimbursement or payment is first requested within 30 days of the commencement of the crisis.

2. Limits of Coverage

- a. The Limits of Coverage for Coverage Section R shown in the Schedule and the rules below fix the most we will pay regardless of the number of:
  - 1) Insureds; or
  - 2) Crises.
- b. The Per Crisis Limit shown in the Schedule is the most we will pay for crisis event communication expense arising out of any single crisis.
- c. The Crisis Event Communication Expense Aggregate Limit is the most we will pay for crisis event communication expense arising out of all crises commencing during the policy period.



## **Policy Change No. 758-01-2024-6**

## **Change Endorsement**

### **Coverage Section R. Crisis Event Communication Expense**

#### **3. General Terms and Conditions**

- a. (Section II.) C. Deductible does not apply to Coverage Section R – Crisis Event Communication Expense.

#### **4. Special Definitions**

- a. Crisis means an actual or alleged occurrence or wrongful act that results in bodily injury involving multiple persons, property damage involving multiple properties, personal and advertising injury, or reputational risk, and which results in significant adverse regional or national media coverage of your business, and which arises out of:
  - 1) A violent act at your location, committed with malicious intent by one or more individuals against a person(s) or entity(ies), or any attempt thereof;
  - 2) The commission of a felony at your location, including an attempt or threat to commit a felony; or
  - 3) Any other emergency situation occurring at your location, including but not limited to explosion, bombing, fire, including arson, natural disaster, or workplace accident.
- b. Crisis event communication expense means the reasonable and necessary expenses incurred by you arising out of a crisis for a public relations firm or a professional communications firm.

“Crisis event communication expense” does not include any of the following:

  - 1) Any legal fees or costs, including but not limited to defense costs related to a claim by a third party;
  - 2) Costs or expenses incurred by any person(s) or entity(ies) who directly or indirectly instigated, threatened, funded, perpetrated, participated in, supported or were otherwise involved in the activities leading to, the crisis;
  - 3) Any cost or expense reimbursable by a state or federal agency, or under workers’ compensation or similar laws; or
  - 4) The use of your staff for necessary communication to your employees, tenants, government authorities, news media and members of the public.

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



**Policy Change No. 01-055-01-2024-15**

**Change Endorsement**

Additional Insured - Lessor of Leased Equipment

Named Insured: Housing Authority of the City of Pittsburgh  
Policy Number: HARRG-578-240656-2024  
Policy Effective Date: 01/01/2024 - 01/01/2025  
Issue Date: 12/29/2023  
Premium: \$0

Effective From: 01/01/2024 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



**Policy Change No. 01-055-01-2024-15**

**Change Endorsement**

Additional Insured - Lessor of Leased Equipment

- 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.

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. 019-01-2024-14**

**Change Endorsement**

Additional Insured – State or Governmental Agency or Subdivision or Political Subdivision

Named Insured: Housing Authority of the City of Pittsburgh

Policy Number: HARRG-578-240656-2024

Policy Effective Date: 01/01/2024 - 01/01/2025

Issue Date: 12/29/2023

Premium:

Effective From: 01/01/2024 at the time of day the policy becomes effective.

Commercial Liability

**The Insurance is Amended as follows:**

Schedule:

State or Governmental Agency or Subdivision or Political Subdivision:

City of Pittsburgh

Bureau of Building Inspectors

200 Ross Street Room 320

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 state or governmental agency or subdivision or political subdivision shown in the Schedule, 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 following operations for which the additional insured has issued a permit or authorization in connection with premises you own, rent or control and to which this insurance applies:

- a. The existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoist away openings, sidewalk vaults, street banners or decorations;
- b. The construction, erection or removal of elevators; or
- c. The ownership, maintenance or use of any elevators.





**Policy Change No. 019-01-2024-14**

**Change Endorsement**

Additional Insured – State or Governmental Agency or Subdivision or Political Subdivision

This insurance does not apply to any occurrence which takes place after the permit or authorization issued 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.

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.

Description: City of Pittsburgh Bureau of Building Inspectors scheduled as Additional Insured.



**Policy Change No. 055-02-2024-15**

**Change Endorsement**

Additional Insured - Lessor of Leased Equipment

Named Insured: Housing Authority of the City of Pittsburgh

Policy Number: HARRG-578-240656-2024

Policy Effective Date: 01/01/2024 - 01/01/2025

Issue Date: 12/29/2023

Premium:

Effective From: 01/01/2024 at the time of day the policy becomes effective.

Commercial Liability

**The Insurance is Amended as follows:**

Schedule:

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(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. 055-02-2024-15**

**Change Endorsement**

Additional Insured - Lessor of Leased Equipment

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. 39B-01-2024-7**

**Change Endorsement**

Pesticide or Herbicide Applicator Liability

Named Insured: Housing Authority of the City of Pittsburgh

Policy Number: HARRG-578-240656-2024

Policy Effective Date: 01/01/2024 - 01/01/2025

Issue Date: 12/29/2023

Premium:

Effective From: 01/01/2024 at the time of day the policy becomes effective.

Pesticide

**The Insurance is Amended as follows:**

This Endorsement modifies insurance provided under the following Coverage 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: \$10,000 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 the sudden and accidental discharge, dispersal, release, or escape of pesticides or herbicides.

B. The coverage afforded by this endorsement 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.

**Policy Change No. 39B-01-2024-7****Change Endorsement****Pesticide or Herbicide Applicator Liability**

C. The following is added to III. 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 for each occurrence is the Each 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.

D. For the purpose of this Coverage Section, the following terms will have the following meanings:

- a. Herbicide means a Pesticide designed to control or kill plants, weeds or grasses.
- b. Pesticide means any substance intended to repel, kill or control any species designated as a pest, including weeds, insects, rodents, fungi, bacteria or other organisms.

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

## **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 CLAIMS REPORTING**

### **Housing Authority Risk Retention Group (HARRG)**

**Delivering superior claims service means more than carrying out our contract, it means providing the highest level of professionalism and fairness.**

**Housing Authority Risk Retention Group, provides you a centralized claim reporting system. This system ensures that all your claims are filed and reported in a timely manner.**

**Create your account and login at <https://www.housingcenter.com/report-a-claim/>**

**In the event of a claim, please upload your completed ACORD Loss Notice or email to:**

**[Claimsreporting@housingcenter.com](mailto:Claimsreporting@housingcenter.com)**

**If you have any questions or need additional information, please contact us at 800-873-0242 or by email at [memberservices@housingcenter.com](mailto:memberservices@housingcenter.com).**

**For after-hours questions, please call 800-873-0242, ext. 288.**

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## **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: 12/29/2023

Insured: Housing Authority of the City of Pittsburgh

Address: 412 Blvd of the Allies  
7th FL  
Pittsburgh, PA 15219-1343

### Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-240656-2024	<b>General Aggregate:</b> \$ 5,000,000
[X] Coverage <b>A</b> : Bodily Injury and Property Damage Liability: Occurrence	<b>Effective Date:</b> 01/01/2024 12:01 AM	<b>Per Occurrence:</b> \$ 5,000,000
[X] Coverage <b>B</b> : Personal and Advertising Injury Liability: Occurrence	<b>Expiration Date:</b> 01/01/2025 12:01 AM	<b>Personal and Adv Inj:</b> \$ 5,000,000
[X] Coverage <b>E</b> : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		<b>Fire Damage Sub-Limit:</b> \$ 250,000
		<b>Athletic Sport Sub-Limit</b>
		<b>Per Occurrence:</b> \$ 250,000
		<b>Aggregate:</b> \$ 250,000
		<b>Mold, Other Fungi or Bacteria:</b> \$ 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: 01-055-01-2024-15

Issue Date: 12/29/2023

Insured: Housing Authority of the City of Pittsburgh

Address: 412 Blvd of the Allies  
7th FL  
Pittsburgh, PA 15219-1343

### Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-240656-2024	<b>General Aggregate:</b> \$ 5,000,000
[X] Coverage <b>A</b> : Bodily Injury and Property Damage Liability: Occurrence	<b>Effective Date:</b> 01/01/2024 12:01 AM	<b>Per Occurrence:</b> \$ 5,000,000
[X] Coverage <b>B</b> : Personal and Advertising Injury Liability: Occurrence	<b>Expiration Date:</b> 01/01/2025 12:01 AM	<b>Personal and Adv Inj:</b> \$ 5,000,000
[X] Coverage <b>E</b> : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		<b>Fire Damage Sub-Limit:</b> \$ 250,000
		<b>Athletic Sport Sub-Limit</b>
		<b>Per Occurrence:</b> \$ 250,000
		<b>Aggregate:</b> \$ 250,000
		<b>Mold, Other Fungi or Bacteria:</b> \$ 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.

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: 019-01-2024-14

Issue Date: 12/29/2023

Insured: Housing Authority of the City of Pittsburgh

Address: 412 Blvd of the Allies  
7th FL  
Pittsburgh, PA 15219-1343

### Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-240656-2024	<b>General Aggregate:</b> \$ 5,000,000
[X] Coverage <b>A</b> : Bodily Injury and Property Damage Liability: Occurrence	<b>Effective Date:</b> 01/01/2024 12:01 AM	<b>Per Occurrence:</b> \$ 5,000,000
[X] Coverage <b>B</b> : Personal and Advertising Injury Liability: Occurrence	<b>Expiration Date:</b> 01/01/2025 12:01 AM	<b>Personal and Adv Inj:</b> \$ 5,000,000
[X] Coverage <b>E</b> : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		<b>Fire Damage Sub-Limit:</b> \$ 250,000
		<b>Athletic Sport Sub-Limit</b>
		<b>Per Occurrence:</b> \$ 250,000
		<b>Aggregate:</b> \$ 250,000
		<b>Mold, Other Fungi or Bacteria:</b> \$ 500,000

**Description:** City of Pittsburgh Bureau of Building Inspectors scheduled as Additional Insured.

**Certificate:** City of Pittsburgh

**Holder:** Bureau of Building Inspectors  
200 Ross Street, Room 320  
Pittsburgh, PA 15219

**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: 055-02-2024-15

Issue Date: 12/29/2023

Insured: Housing Authority of the City of Pittsburgh

Address: 412 Blvd of the Allies  
7th FL  
Pittsburgh, PA 15219-1343

### Coverages

Type of Insurance	Policy Number	Limits
Commercial Liability	HARRG-578-240656-2024	<b>General Aggregate:</b> \$ 5,000,000
[X] Coverage <b>A</b> : Bodily Injury and Property Damage Liability: Occurrence	<b>Effective Date:</b> 01/01/2024 12:01 AM	<b>Per Occurrence:</b> \$ 5,000,000
[X] Coverage <b>B</b> : Personal and Advertising Injury Liability: Occurrence	<b>Expiration Date:</b> 01/01/2025 12:01 AM	<b>Personal and Adv Inj:</b> \$ 5,000,000
[X] Coverage <b>E</b> : Mold, Other Fungi or Bacteria Liability: Claims Made Retro Date: 11/9/03		<b>Fire Damage Sub-Limit:</b> \$ 250,000
		<b>Athletic Sport Sub-Limit</b>
		<b>Per Occurrence:</b> \$ 250,000
		<b>Aggregate:</b> \$ 250,000
		<b>Mold, Other Fungi or Bacteria:</b> \$ 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.

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  
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.

HAI 1004 01 14

**COMMERCIAL OUTPUT PROGRAM  
DECLARATIONS**



**Issue Date:** Dec 29, 2023

**Policy Number:** HAPI-578-239425-2024

<b>COMPANY:</b> Housing Authority Property Insurance, A Mutual Company 189 Commerce Court, Cheshire, Connecticut 06410-0189	<b>AGENT or BROKER:</b> Housing Insurance Services, Inc. 189 Commerce Court, Cheshire, Connecticut 06410-0189
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<b>NAMED INSURED:</b>	<b>Housing Authority of the City of Pittsburgh</b>
<b>MAILING ADDRESS:</b>	<b>412 Blvd of the Allies 7th FL Pittsburgh PA 15219-1343</b>

<b>POLICY PERIOD:</b>	FROM	01/01/2024	TO	01/01/2025	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

**PREMIUM:**  
Commercial Property

**This company has caused this policy to be signed by its authorized representative.**

<b>Authorized Signature:</b> 	<b>Date:</b> 12/29/2023
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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 09 21	Schedule of Coverages
CL 0100 03 99	Common Policy Conditions
CL 0700 10 06	Virus or Bacteria Exclusion
CL 0610 01 15	Certified Act of Terrorism Exclusion
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 2075 09 18	Tenant Relocation Expense
HACP 2077 12 18	Building in Disposition Status
HACP 2076 02 21	Traumatic Event Cleanup Coverage
HACP 2006 10 20	Housing Plus Endorsement
CO 1286 04 02	Off-Premises Utility Service Interruption Coverage
HACP 2065 03 17	Impact-Resistant Roof Materials Upgrade Endorsement
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 2096 02 21	Exclusion - Trade or Economic Sanctions
HACP 2097 02 21	Amendatory Endorsement
HACP 2045 03 17	Flood Endorsement
HACP 2044 02 21	Definition of Flood
HACP 2050 02 21	Earthquake Endorsement
HACP 2054 02 21	Actual Cash Value and Limitations on Coverage - Roof Surfacing
CO 1005 04 02	Spoilage Coverage Part - Blanket Coverage
HACP 0026 03 22	Warranty - Wholly-Owned or Controlled Entities
HACP 2098 04 22	Crisis Event Communication Expense
HACP 2095 02 21	Limited Loss Due to Cannabis Items and Activities
CL 0124 10 06	Amendatory Endorsement - Pennsylvania

## SCHEDULE OF FORMS

### Form Number

### Form Title

CO 0411 10 06

Amendatory Endorsement - Pennsylvania

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 4128 09 20	Important Notice - Claims Reporting
HAPN 4165 11 21	Vacant or Unoccupied Buildings or Structures

Insured Name: Housing Authority of the City of Pittsburgh  
 Policy Number: HAPI-578-239425-2024  
 Endorsement Effective Date: 01/01/2024

## 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
Richard S Caliguiri Allentown Plaza 803 E. Warrington Avenue Pittsburgh, PA 15210	B	\$18,358,099	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Carrick Regency Hi-Rise 2129 Brownsville Road Pittsburgh, PA 15210	B	\$9,686,672	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$10,509,098	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Gualtieri Manor Hi-Rise 2125 Los Angeles Pittsburgh, PA 15216	B	\$5,739,449	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Mazza Pavilion Hi-Rise 920 Brookline Boulevard Pittsburgh, PA 15226	B	\$4,290,000	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
Morse Gardens Hi-Rise 2416 Sarah Street Pittsburgh, PA 15203	B	\$10,694,157	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Murray Tower Hi-Rise 2835 Murray Towers Pittsburgh, PA 15217	B	\$10,608,613	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Pennsylvania Bidwell Hi-Rise 1014 Sheffield Street Pittsburgh, PA 15233	B	\$23,040,906	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
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		N/A			
Scattered Sites Woodbourne, Dunster, Walton, Lad Pittsburgh, PA 15220	B	\$8,710,862	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites Merle, Apple, Woodward, Robinsor Pittsburgh, PA 15220	B	\$1,853,375	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
Ujamma Center 1900 Bradhead Road Pittsburgh, PA 15205	B	\$944,423	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Computer Center 1205 Liverpool St. Pittsburgh, PA 15233	B	\$898,356	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Gym 930 Creswell St. Pittsburgh, PA 15210	B	\$944,423	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
Garage 2200 Arlington Pittsburgh, PA 15210	B	\$575,000	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Recreation Center 533 Mt. Pleasant Rd. Pittsburgh, PA 15214	B	\$650,000	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Maintenance Garage 647 Mt. Pleasant Rd. Pittsburgh, PA 15214	B	\$575,000	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
Community Building 2136 Elmore Sq. Pittsburgh, PA 15219	B	\$944,423	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Boiler Room 2136 Bently Dr. Pittsburgh, PA 15219	B	\$100,000	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Elmore Square Boiler Room 2166 Elmore Sq. Pittsburgh, PA 15219	B	\$100,000	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
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		N/A			
Recreation Center 2305 Bedford St. Pittsburgh, PA 15219	B	\$944,423	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Boiler House 2285 Sommers Dr. Pittsburgh, PA 15219	B	\$115,000	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
Family Investment Center 10 Albertise St. Pittsburgh, PA 15208	B	\$898,356	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Community Building 895 Johnson Ave. Pittsburgh, PA 15207	B	\$944,423	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny House 1305 Allegheny Ave. Pittsburgh, PA 15233	B	\$294,697	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
Leased Office Space 200 Ross St. Pittsburgh, PA 15219	BPP	\$1,860,000	RC	N/A			X
	IN	\$0		N/A			
Leased Office Space 100 Ross St. Pittsburgh, PA 15219	BPP	\$20,000	RC	N/A			X
	IN	\$0		N/A			
Leased Storage Space 400 N. Lexington Ave. Pittsburgh, PA 15208	BPP	\$350,000	RC	N/A			X
	IN	\$0		N/A			
Historical Building - Storage 1305 Allegheny Ave. Pittsburgh, PA 15210	B	\$336,000	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 Site 1380 Harlow Street Pittsburgh, PA 15220	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Site 1612 Cumberland Street Pittsburgh, PA 15219	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Site 1309 Dickens Street Pittsburgh, PA 15220	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 Site 1311 Justine Street Pittsburgh, PA 15204	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Site 1312 Cumberland Street Pittsburgh, PA 15205	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Site 3836 Haven Street Pittsburgh, PA 15204	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 Site 2838 Middletown road Pittsburgh, PA 15204	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Site 1240 Straka Street Pittsburgh, PA 15204	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Site 1380 Harlow Street Pittsburgh, PA 15204	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 Site 3844 Windgap Avenue Pittsburgh, PA 15204	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Site 138 Bodkin Street Pittsburgh, PA 15226	B	\$292,692	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 3757 BEECHWOOD BLVD Pittsburgh, PA 15220	B	\$194,103	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 5811 EAST BLACK ST Pittsburgh, PA 15220	B	\$194,103	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 6510 ROSEMOOR ST Pittsburgh, PA 15220	B	\$194,103	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 5527 WILKINS AVE Pittsburgh, PA 15220	B	\$194,103	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 147-149 ALLUVIAN ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 151-153 ALLUVIAN ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 155-157 ALLUVIAN ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 1605-1607 CANTON AVE Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1609-1611 CANTON AVE Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1613-1615 CANTON AVE Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 315 FLOWERS AVE Pittsburgh, PA 15220	B	\$194,103	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 4616-4618 MONONGAHELA ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 4620-4622 MONONGAHELA ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 4624-4626 MONONGAHELA ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 4628-4630 MONONGAHELA ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 4632-4634 MONONGAHELA ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 4730-4732 SYLVAN AVE Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1111-1113 FAULKNER ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1115-1117 FAULKNER ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 1208-1210 FAULKNER ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1212-1214 FAULKNER ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 2649-2651 GLASGOW ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$194,103	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 2700-2702 SACRAMENTO AVE Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 2704-2706 SACRAMENTO AVE Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1212 STANHOPE ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1214 STANHOPE ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2227-2241 SOMERS DR Pittsburgh, PA 15220	B	\$870,271	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2243-2257 SOMERS DR Pittsburgh, PA 15220	B	\$870,161	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$870,161	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2275-2289 SOMERS DR Pittsburgh, PA 15220	B	\$870,161	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2255-2261 BEDFORD AVE Pittsburgh, PA 15220	B	\$2,224,812	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$2,224,812	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2275-2281 BEDFORD AVE Pittsburgh, PA 15220	B	\$2,224,812	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2405-2407 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,209,175	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,209,175	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2421-2423 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,209,175	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2435-2437 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,209,175	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,209,175	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2457-2467 CHAUNCEY DR Pittsburgh, PA 15220	B	\$696,217	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2469-2483 CHAUNCEY DR Pittsburgh, PA 15220	B	\$870,161	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$870,161	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2521-2525 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,725,699	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2527-2533 CHAUNCEY DR Pittsburgh, PA 15220	B	\$2,224,812	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$2,224,812	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2543-2545 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,209,175	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2547-2549 CHAUNCEY DR Pittsburgh, PA 15220	B	\$1,209,175	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,725,699	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2507-2511 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,725,699	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2445-2449 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,725,699	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,725,699	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2427-2431 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,725,699	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2421-2425 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,725,699	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,725,699	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Bedford Dwellings 2401-2405 BEDFORD AVE Pittsburgh, PA 15220	B	\$1,725,699	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Arlington Heights 3006-3018 ARLINGTON AVE Pittsburgh, PA 15220	B	\$2,226,941	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,727,411	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Arlington Heights 3047-3059 ARLINGTON AVE Pittsburgh, PA 15220	B	\$1,727,411	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Arlington Heights 3111-3123 CORDELL PL Pittsburgh, PA 15220	B	\$1,727,411	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$2,227,115	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Arlington Heights 3142-3154 CORDELL PL Pittsburgh, PA 15220	B	\$2,227,115	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Arlington Heights 3128-3140 CORDELL PL Pittsburgh, PA 15220	B	\$2,227,115	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,824,569	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1729-1741 BELLEAU DR Pittsburgh, PA 15220	B	\$1,824,303	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1711-1723 BELLEAU DR Pittsburgh, PA 15220	B	\$1,824,303	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Allegheny Dwellings 1817-1829 LETSCHE ST Pittsburgh, PA 15220	B	\$1,824,303	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1723-1735 LETSCHE ST Pittsburgh, PA 15220	B	\$1,824,303	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1701-1707 BELLEAU DR Pittsburgh, PA 15220	B	\$1,276,762	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Allegheny Dwellings 1700-1704 BELLEAU DR Pittsburgh, PA 15220	B	\$1,276,762	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1710-1714 BELLEAU DR Pittsburgh, PA 15220	B	\$2,090,337	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1716-1718 BELLEAU DR Pittsburgh, PA 15220	B	\$1,276,762	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Allegheny Dwellings 1728-1732 BELLEAU DR Pittsburgh, PA 15220	B	\$1,824,303	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1734-1736 BELLEAU DR Pittsburgh, PA 15220	B	\$1,555,430	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1631-1637 SANDUSKY CT Pittsburgh, PA 15220	B	\$2,353,965	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,276,762	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1625-1629 SANDUSKY CT Pittsburgh, PA 15220	B	\$1,824,303	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1611-1615 SANDUSKY CT Pittsburgh, PA 15220	B	\$1,276,762	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,824,303	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Allegheny Dwellings 1604-1614 SANDUSKY CT Pittsburgh, PA 15220	B	\$1,824,303	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 701-711 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,842	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 735-747 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 749-759 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,018,740	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 839-851 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 855-867 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 872-884 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 854-868 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 820-834 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 808-818 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,018,740	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 750-760 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 736-748 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 700-714 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 634-646 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 600-610 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 374-380 PENFORT ST Pittsburgh, PA 15220	B	\$1,018,740	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Northview Heights 366-372 PENFORT ST Pittsburgh, PA 15220	B	\$1,018,740	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 352-358 PENFORT ST Pittsburgh, PA 15220	B	\$1,018,740	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 338-346 PENFORT ST Pittsburgh, PA 15220	B	\$1,155,212	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Northview Heights 318-328 PENFORT ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 256-268 PENFORT ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 238-250 PENFORT ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Northview Heights 222-234 PENFORT ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 202-216 PENFORT ST Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 174-188 PENFORT ST Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 105-115 PENFORT ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 119-133 PENFORT ST Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 155-169 PENFORT ST Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 173-187 PENFORT ST Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Northview Heights 359-369 PENFORT ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 381-387 PENFORT ST Pittsburgh, PA 15220	B	\$1,018,740	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 538-550 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 144-156 HAZLETT ST Pittsburgh, PA 15220	B	\$1,615,698	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 126-138 HAZLETT ST Pittsburgh, PA 15220	B	\$1,615,698	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 107-117 HAZLETT ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 125-139 HAZLETT ST Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,615,698	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 165-177 HAZLETT ST Pittsburgh, PA 15220	B	\$1,615,698	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 510-524 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 1300-1310 CHICAGO ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 1309-1315 CHICAGO ST Pittsburgh, PA 15220	B	\$1,018,740	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,615,698	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 432-446 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 414-428 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 374-384 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 360-370 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 324-334 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 305-315 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,846,555	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 341-351 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 357-363 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,018,740	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$6,922,746	RC	N/A			X
	BPP	\$13,500	RC	N/A			X
	IN	\$0		N/A			
Northview Heights 437-443 MT PLEASANT RD Pittsburgh, PA 15220	B	\$1,018,740	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 1413-1425 CHICAGO ST Pittsburgh, PA 15220	B	\$1,615,698	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,615,698	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 1461-1471 CHICAGO ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 1475-1485 CHICAGO ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Northview Heights 1487-1493 CHICAGO ST Pittsburgh, PA 15220	B	\$1,018,740	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 1472-1482 CHICAGO ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights 1460-1470 CHICAGO ST Pittsburgh, PA 15220	B	\$1,384,990	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 6250-6256 AUBURN ST Pittsburgh, PA 15220	B	\$962,453	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Auburn Towers 6240-6246 AUBURN ST Pittsburgh, PA 15220	B	\$962,453	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Auburn Towers 6226-6234 AUBURN ST Pittsburgh, PA 15220	B	\$962,453	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$962,453	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Auburn Towers 6202-6208 AUBURN ST Pittsburgh, PA 15220	B	\$962,453	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Auburn Towers 6201-6209 CARVER STREET Pittsburgh, PA 15220	B	\$962,453	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 246-252 AMBER ST Pittsburgh, PA 15220	B	\$997,737	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1603 BALLINGER ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1611 BALLINGER ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 3773 BEECHWOOD AVE Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 3564 BRIGHTON RD Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 223-229 CARRINGTON ST Pittsburgh, PA 15220	B	\$862,557	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 411 CHATAUQUA ST #19 Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 212-218 CLOVER ST Pittsburgh, PA 15220	B	\$862,557	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1245 CRANE ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,486,745	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1602 FIAT ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 515-535 FRAYNE ST Pittsburgh, PA 15220	B	\$1,486,745	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1216-1218 HAMLIN ST Pittsburgh, PA 15220	B	\$471,387	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1415 KENBURMA AVE Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1309 METHYL ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 712-730 MONTTOOTH ST Pittsburgh, PA 15220	B	\$1,830,838	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1323 OAKHILL ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 33 PENN CIRCLE WEST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 39 PENN CIRCLE WEST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 43 PENN CIRCLE WEST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 213-219 ROTHMAN ST Pittsburgh, PA 15220	B	\$862,557	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 6535 ROWAN ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$471,387	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 111 SCHENLEY MANOR DR Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 112 SCHENLEY MANOR DR Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 219 SEBRING AVE Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 948 SHADYCREST RD Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$471,387	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 7314 SOMERSET ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1406 STEUBEN ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 221 WAYSIDE ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 2337 WOLFORD ST Pittsburgh, PA 15220	B	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$192,593	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 66-68 BOND ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 208-214 FAIRVIEW ST Pittsburgh, PA 15220	B	\$870,537	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 1234-1240 LAKEWOOD ST Pittsburgh, PA 15220	B	\$870,537	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 744-752 LITCHFIELD ST Pittsburgh, PA 15220	B	\$870,537	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 817-827 SHERWOOD AVE Pittsburgh, PA 15220	B	\$1,175,614	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Sites 714-716 VALONIA ST Pittsburgh, PA 15220	B	\$475,570	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$870,537	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Northview Heights Highrise 533 MT Pleasant Rd Pittsburgh, PA 15214 PA 01-09 /PA 01	B	\$17,257,172	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2051 - 2057 Bentley Drive 493 - 510 Pittsburgh, PA 15219	B	\$1,930,959	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$2,392,816	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2071 - 2077 Bentley Drive 533 - 556 Pittsburgh, PA 15219	B	\$2,563,418	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2081 - 2087 Bentley Drive 557 - 580 Pittsburgh, PA 15219	B	\$2,392,816	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$2,087,672	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2115 - 2127 Bentley Drive 599 - 616 Pittsburgh, PA 15219	B	\$2,243,316	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2132 - 2136 Bentley Drive 617 - 634 Pittsburgh, PA 15219	B	\$2,392,816	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number							
Addison Terrace 2124 - 2128 Bentley Drive 635 - 652 Pittsburgh, PA 15219	B	\$2,392,816	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2118 - 2122 Bentley Drive 653 - 670 Pittsburgh, PA 15219	B	\$2,087,672	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2112 - 2118 Bentley Drive 671 - 688 Pittsburgh, PA 15219	B	\$2,734,303	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,773,724	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2100 - 2104 Bentley Drive 707 - 724 Pittsburgh, PA 15219	B	\$2,734,303	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2080 - 2086 Bentley Drive 725 - 748 Pittsburgh, PA 15219	B	\$2,392,816	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$2,243,316	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2054 - 2058 Bentley Drive 773 - 790 Pittsburgh, PA 15219	B	\$1,620,818	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Addison Terrace 2050 - 2052 Bentley Drive 791 - 802 Pittsburgh, PA 15219	B	\$1,300,047	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,298,794	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 1234 - 1244 Nolan Court 8 -13 Pittsburgh, PA 15208	B	\$1,139,991	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 1224 - 1232 Nolan Court 14 - 18 Pittsburgh, PA 15208	B	\$979,174	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,456,225	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 1260 - 1276 Nolan Court 27 - 35 Pittsburgh, PA 15208	B	\$1,612,201	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 1200 - 1206 Mohler Street 36 - 39 Pittsburgh, PA 15208	B	\$846,976	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$979,174	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 1213 - 1225 Mohler Street 46 - 52 Pittsburgh, PA 15208	B	\$1,298,794	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 1227 - 1239 Mohler Street 53 - 59 Pittsburgh, PA 15208	B	\$1,298,794	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,456,225	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 1294 - 1302 Ferris Court 68 - 72 Pittsburgh, PA 15208	B	\$979,174	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 1304 - 1316 Ferris Court 81 - 87 Pittsburgh, PA 15208	B	\$1,298,794	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,298,794	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 1332 - 1346 Heart Court 95 - 102 Pittsburgh, PA 15208	B	\$1,456,225	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 7416 - 7422 Stranahan Street 103 - Pittsburgh, PA 15208	B	\$846,976	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,456,225	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 7505 - 7519 Upland Street 115 - 122 Pittsburgh, PA 15208	B	\$1,456,225	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Homewood North 7335 - 7343 Upland Street 123 - 127 Pittsburgh, PA 15208	B	\$979,174	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$1,456,225	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
East Liberty Gardens 2-8 Ipswich Court Pittsburgh, PA 15206	B	\$632,419	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		N/A			
East Liberty Gardens 1-15 Ipswich Court Pittsburgh, PA 15206	B	\$1,156,276	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		N/A			

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	\$1,156,276	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		N/A			
East Liberty Gardens 1-11 Gilford Court Pittsburgh, PA 15206	B	\$915,658	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		N/A			
East Liberty Gardens 2-12 Esmond Court Pittsburgh, PA 15206	B	\$884,900	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		N/A			

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	\$1,461,050	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,605		N/A			
East Liberty Gardens 2-24 Cambria Court Pittsburgh, PA 15206	B	\$1,461,050	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$83,000		N/A			
East Liberty Gardens 1-11 Cambria Court Pittsburgh, PA 15206	B	\$915,658	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		N/A			

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	\$529,125	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		N/A			
East Liberty Gardens 2-8 Blanford Court Pittsburgh, PA 15206	B	\$655,633	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		N/A			
East Liberty Gardens 1 Dudley Court Pittsburgh, PA 15206	B	\$1,446,739	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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		Commercial Property	Limit	Valuation	Coinsurance	Exclusions	Wind and Hail Restrictions	Earthquake
Name of Property AMP Number and HUD Number								
East Liberty Gardens 3-15 Dudley Court Pittsburgh, PA 15206		B	\$778,615	RC	N/A			X
		BPP	\$0	RC	N/A			
		IN	\$62,000		N/A			
East Liberty Gardens 2-12 Dudley Court Pittsburgh, PA 15206		B	\$884,900	RC	N/A			X
		BPP	\$0	RC	N/A			
		IN	\$62,000		N/A			
East Liberty Gardens 1-17 Fareham Court Pittsburgh, PA 15206		B	\$1,511,396	RC	N/A			X
		BPP	\$0	RC	N/A			
		IN	\$62,000		N/A			

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	\$244,588	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
East Liberty Gardens 15 Fareham Court Pittsburgh, PA 15206	B	\$244,588	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
East Liberty Gardens 2-22 Fareham Court Pittsburgh, PA 15206	B	\$1,500,363	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$83,000		N/A			

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	\$169,200	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
East Liberty Gardens 1-15 Hendon Court Pittsburgh, PA 15206	B	\$1,141,347	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$62,000		N/A			
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		N/A			

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	\$1,638,680	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$83,000		N/A			
Manchester Commons-Phase 2 1017 Pennsylvania Ave. Pittsburgh, PA 15233	B	\$236,639	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Manchester Commons-Phase 2 1019 Pennsylvania Ave. Pittsburgh, PA 15233	B	\$236,639	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$236,639	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Manchester Commons-Phase 2 1103 Pennsylvania Ave. Pittsburgh, PA 15233	B	\$236,639	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Manchester Commons-Phase 2 1105 Pennsylvania Ave. Pittsburgh, PA 15233	B	\$202,015	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$236,639	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Manchester Commons-Phase 2 1225 Sheffield St. Pittsburgh, PA 15233	B	\$202,015	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Manchester Commons-Phase 2 1227 Sheffield St. Pittsburgh, PA 15233	B	\$265,107	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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	\$265,107	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
East Liberty Scattered Sites 6427-29 Centre Avenue Pittsburgh, PA 15206	B	\$608,396	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
East Liberty Scattered Sites 6236 Saint Marie Street Pittsburgh, PA 15206	B	\$608,396	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 Scattered Sites 6356-6358 Saint Marie Street Pittsburgh, PA 15206	B	\$656,601	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
East Liberty Scattered Sites 577 Collins Avenue Pittsburgh, PA 15206	B	\$328,391	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
East Liberty Scattered Sites 6449 Center Avenue Pittsburgh, PA 15206	B	\$1,409,916	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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 Scattered Sites 5645 Rural Street Pittsburgh, PA 15206	B	\$339,062	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
East Liberty Scattered Sites 460 N Beatty Street Pittsburgh, PA 15206	B	\$586,588	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
East Liberty Scattered Sites 6311 Saint Marie Street Pittsburgh, PA 15206	B	\$600,700	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
222-258 S. Euclid Avenue 222-258 S. Euclid Avenue Pittsburgh, PA 15206	B	\$727,491	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1325-1327 North Franklin Street 1325-1327 North Franklin Street Pittsburgh, PA 15233	B	\$270,489	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1317-1319 Pennsylvania Avenue 1317-1319 Pennsylvania Avenue Pittsburgh, PA 15233	B	\$346,847	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
1099-1101 Sheffield Street 1099-1101 Sheffield Street Pittsburgh, PA 15233	B	\$416,235	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
4554 Mapledale Drive 4554 Mapledale Drive Homestead, PA 15120	B	\$202,231	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
4518 Mapledale Drive 4518 Mapledale Drive Homestead, PA 15120	B	\$166,035	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
4568 Gates Drive 4568 Gates Drive Homestead, PA 15120	B	\$131,361	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
926 Johnston Avenue #259 926 Johnston Avenue #259 Pittsburgh, PA 15207	B	\$169,325	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
930 Johnston Avenue #260 930 Johnston Avenue #260 Pittsburgh, PA 15207	B	\$169,325	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
5461 Clarendon Place #57 5461 Clarendon Place #57 Pittsburgh, PA 15206	B	\$152,582	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3527 Colby Street #55 3527 Colby Street #55 Pittsburgh, PA 15214	B	\$127,773	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
4290 Coleridge Street #7 4290 Coleridge Street #7 Pittsburgh, PA 15201	B	\$125,123	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
4307 Coleridge Street #60 4307 Coleridge Street #60 Pittsburgh, PA 15201	B	\$254,135	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3851 Hiawatha Street #45 3851 Hiawatha Street #45 Pittsburgh, PA 15212	B	\$163,537	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1233 Hodgkiss Street 1233 Hodgkiss Street Pittsburgh, PA 15212	B	\$156,385	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
1219 Marshall Avenue 1219 Marshall Avenue Pittsburgh, PA 15212	B	\$114,200	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
7152 McPherson Boulevard 7152 McPherson Boulevard Pittsburgh, PA 15208	B	\$204,685	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
7216 Mingo Street 7216 Mingo Street Pittsburgh, PA 15206	B	\$210,448	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
512 Morgan Street 512 Morgan Street Pittsburgh, PA 15219	B	\$127,677	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
112-114 N. Dallas Avenue 112-114 N. Dallas Avenue Pittsburgh, PA 15208	B	\$540,881	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1470 Oberlin Street 1470 Oberlin Street Pittsburgh, PA 15206	B	\$166,035	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
1969 Robinson Boulevard 1969 Robinson Boulevard Pittsburgh, PA 15221	B	\$170,044	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
118 Schenley Manor Drive 118 Schenley Manor Drive Pittsburgh, PA 15201	B	\$127,415	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
453-455 Sweetbriar Street 453-455 Sweetbriar Street Pittsburgh, PA 15221	B	\$287,800	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
8331 Vidette Street 8331 Vidette Street Pittsburgh, PA 15221	B	\$119,177	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
116 Wilbert Street 116 Wilbert Street Pittsburgh, PA 15211	B	\$134,539	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1159 Woodbine Street 1159 Woodbine Street Pittsburgh, PA 15201	B	\$156,021	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
3929 Winshire Street 3929 Winshire Street Pittsburgh, PA 15212	B	\$154,578	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3406 Massachusetts Avenue 3406 Massachusetts Avenue Pittsburgh, PA 15212	B	\$173,239	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3715 Baytree Street 3715 Baytree Street Pittsburgh, PA 15214	B	\$151,865	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
3308 Harbison Street 3308 Harbison Street Pittsburgh, PA 15212	B	\$189,654	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
512 Norton Street 512 Norton Street Pittsburgh, PA 15211	B	\$262,290	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
514 Norton Street 514 Norton Street Pittsburgh, PA 15211	B	\$262,290	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
3701 California Avenue 3701 California Avenue Pittsburgh, PA 15212	B	\$176,661	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1250 Dickson Street 1250 Dickson Street Pittsburgh, PA 15212	B	\$197,560	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
758 Beechland Street 758 Beechland Street Homestead, PA 15120	B	\$182,944	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
2102 Webster Avenue 2102 Webster Avenue Pittsburgh, PA 15219	B	\$290,609	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3962 Oakdale Street 3962 Oakdale Street Pittsburgh, PA 15214	B	\$157,920	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
4738 Sylvan Avenue 4738 Sylvan Avenue Pittsburgh, PA 15207	B	\$282,010	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
114 Erin Street 114 Erin Street Pittsburgh, PA 15219	B	\$258,435	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
118 Erin Street 118 Erin Street Pittsburgh, PA 15219	B	\$258,435	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1523 Brighton Place 1523 Brighton Place Pittsburgh, PA 15212	B	\$272,520	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
655 Dunster Street 655 Dunster Street Pittsburgh, PA 15226	B	\$103,988	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
2360 Whited Street 2360 Whited Street Pittsburgh, PA 15226	B	\$203,636	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
2133 Holcomb Avenue 2133 Holcomb Avenue Pittsburgh, PA 15226	B	\$125,704	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
118 Cape May Avenue 118 Cape May Avenue Pittsburgh, PA 15216	B	\$164,254	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3559 Centralia Street 3559 Centralia Street Pittsburgh, PA 15204	B	\$163,985	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3837 Merle Street 3837 Merle Street Pittsburgh, PA 15204	B	\$159,402	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
1312 Straka Street 1312 Straka Street Pittsburgh, PA 15204	B	\$133,616	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1528 Steuben Street 1528 Steuben Street Pittsburgh, PA 15205	B	\$153,938	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3331 Middletown Road 3331 Middletown Road Pittsburgh, PA 15204	B	\$225,713	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
1412 Oakglen Street 1412 Oakglen Street Pittsburgh, PA 15204	B	\$143,755	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1451 Steuben Street 1451 Steuben Street Pittsburgh, PA 15205	B	\$160,693	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3801 Haven Street 3801 Haven Street Pittsburgh, PA 15204	B	\$160,326	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
119 Balver Avenue 119 Balver Avenue Pittsburgh, PA 15205	B	\$172,765	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1210 Earlham Street 1210 Earlham Street Pittsburgh, PA 15205	B	\$197,738	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
211 Hornaday Drive 211 Hornaday Drive Pittsburgh, PA 15210	B	\$135,105	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
1514 Creedmore Avenue 1514 Creedmore Avenue Pittsburgh, PA 15226	B	\$161,700	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
108 Walter Street 108 Walter Street Pittsburgh, PA 15210	B	\$265,996	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1314 Westfield Street 1314 Westfield Street Pittsburgh, PA 15216	B	\$207,659	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
1253 Berry Street #53 1253 Berry Street #53 Pittsburgh, PA 15204	B	\$176,205	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1405 Brookline Boulevard #5 1405 Brookline Boulevard #5 Pittsburgh, PA 15226	B	\$179,158	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1630 Dagmar Avenue #33 1630 Dagmar Avenue #33 Pittsburgh, PA 15216	B	\$140,103	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
707 Dunster Street #39 707 Dunster Street #39 Pittsburgh, PA 15226	B	\$154,761	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3176 Ladoga Street 3176 Ladoga Street Pittsburgh, PA 15204	B	\$130,049	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
700 Lillian Street 700 Lillian Street Pittsburgh, PA 15210	B	\$202,775	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
3740 Merle Street 3740 Merle Street Pittsburgh, PA 15204	B	\$106,792	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
3828 Merle Street 3828 Merle Street Pittsburgh, PA 15204	B	\$177,373	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
2736-2738 Merwyn Avenue 2736-2738 Merwyn Avenue Pittsburgh, PA 15204	B	\$243,432	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
958 Norwich Street 958 Norwich Street Pittsburgh, PA 15226	B	\$135,105	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1318 Oranewood Avenue 1318 Oranewood Avenue Pittsburgh, PA 15216	B	\$122,064	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
2344 Palm Beach Avenue 2344 Palm Beach Avenue Pittsburgh, PA 15216	B	\$130,623	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
1676 Pioneer Avenue 1676 Pioneer Avenue Pittsburgh, PA 15226	B	\$120,819	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
315 Rochelle Street 315 Rochelle Street Pittsburgh, PA 15210	B	\$177,421	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
2010 Pioneer Avenue 2010 Pioneer Avenue Pittsburgh, PA 15226	B	\$156,529	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
1512 Rockland Avenue 1512 Rockland Avenue Pittsburgh, PA 15216	B	\$180,883	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
517 Rossmore Avenue 517 Rossmore Avenue Pittsburgh, PA 15226	B	\$156,203	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
2367 Saranac Avenue 2367 Saranac Avenue Pittsburgh, PA 15216	B	\$126,063	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
2393 Saranac Avenue 2393 Saranac Avenue Pittsburgh, PA 15216	B	\$143,956	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
2728-2730 Stafford Street 2728-2730 Stafford Street Pittsburgh, PA 15204	B	\$243,432	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
802 Stanhope Street 802 Stanhope Street Pittsburgh, PA 15204	B	\$180,883	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
2724 Strachan Street 2724 Strachan Street Pittsburgh, PA 15216	B	\$137,995	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
2073 Walton Avenue 2073 Walton Avenue Pittsburgh, PA 15210	B	\$155,657	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
2015-2161 Whited Street 2015-2161 Whited Street Pittsburgh, PA 15210	B	\$240,800	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
738 Woodbourne Avenue 738 Woodbourne Avenue Pittsburgh, PA 15226	B	\$153,498	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
2216 Woodward Street 2216 Woodward Street Pittsburgh, PA 15226	B	\$144,625	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
1613-1615 Canton Avenue 1613-1615 Canton Avenue Pittsburgh, PA 15216	B	\$246,477	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
821-823 Sherwood Avenue 821-823 Sherwood Avenue Pittsburgh, PA 15204	B	\$210,982	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
825-827 Sherwood Avenue 825-827 Sherwood Avenue Pittsburgh, PA 15204	B	\$210,982	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Scattered Site 447 Sweetbriar St. Pittsburgh, PA 15211	B	\$314,800	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			

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
6499 Centre Ave 6499 Centre Ave Pittsburgh, PA 15206	B	\$367,617	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
6497 Centre Ave 6497 Centre Ave Pittsburgh, PA 15206	B	\$367,617	RC	N/A			X
	BPP	\$0	RC	N/A			
	IN	\$0		N/A			
Owned Condo Unit - Office Space 412 Boulevard of the Allies Pittsburgh, PA 15219	B	\$1,025,501	RC	N/A			
	BPP	\$6,581,261	RC	N/A			
	IN	\$0		N/A			

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-578-239425-2024  
**Endorsement Effective Date:** 1/1/2024

## 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:

### 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	



## 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:	\$25,000.
Limit any 12 month period:	\$75,000.
Waiting Period - 12 hours	
Dependent Locations	\$100,000.
Off Premises Utility Service Interruption	
Limit	\$50,000.
Waiting Period - 12 hours	
Overhead Transmission Lines Excluded	
Contract Penalty	
Limit any one occurrence	\$25,000.
Limit any 12 month period	\$100,000.
Pollutants Cleanup and Removal	\$25,000.
Property In Transit, On Exhibition, or Custody of Sales Representatives	\$10,000.

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**EARTHQUAKE COVERAGE**

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Blanket Earthquake Coverage		Limit
Earthquake coverage applies at "covered locations" shown for Earthquake Coverage in the Location Schedule.		
	"Occurrence Limit"	\$1,000,000.
	"Aggregate Limit"	\$1,000,000.
	"Catastrophe Limit"	\$1,000,000.
Earthquake Deductible		Deductible Amount
Any one occurrence.		\$100,000.

<b>Blanket Flood Coverage</b>	<b>Limit</b>
 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.	
 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.	
	<b>"Occurrence Limit"</b> \$250,000. <b>"Aggregate Limit"</b> \$250,000. <b>"Catastrophe Limit"</b> \$250,000.
<b>Flood Deductible</b>	<b>Deductible Amount</b>
Any one occurrence.	\$25,000.

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## EQUIPMENT BREAKDOWN COVERAGE PART

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### Equipment Breakdown Coverage

Property Damage and Income Coverages for "One Accident"

**Limit**

Not Covered

### Coverage Extensions

**Limit**

Income Coverages (Earnings, Rental Income, Extra Expense)

Not Covered

Expediting Expenses

Included in Property Damage  
"limits"

Pollutants

\$100,000

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)

\$250,000

Off Premises Utility Service Interruption

Included in Income Coverage

Data Restoration

\$100,000

Off Premises Coverage

\$25,000

Electrical Risk Improvements

10% of paid loss up to \$10,000

Electronic Vandalism - Annual Aggregate

\$100,000

Green Certification

Included in Property Damage  
"limits"

Costs to employ "Green" construction, recycling and disposal methods

Included in Property Damage  
"limits"

Environmental, Safety and Efficiency Improvements

Included in Property Damage  
"limits"

CFC Refrigerants

Lesser of replacing CFC or  
updating to accept non-CFC  
refrigerant

### Equipment Breakdown Deductible

**Deductible Amount**

Property Damage and Income Coverages Combined

Not Covered

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**SPOILAGE COVERAGE PART**

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<b>Blanket Spoilage Coverage</b>	
<b>Spoilage Limits</b>	<b>Limit</b>
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.
<b>Spoilage Deductible</b>	\$1,000.

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## CRIME COVERAGE PART

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Crime Coverage	Limit
Employee Fraud and Dishonesty Coverage	Not Covered
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.	
Deductible Amount:	
Coverage Extension:	
Outside the Coverage Territory: \$5,000 Limit	
Money and Securities - at "covered locations"	Not Covered
Deductible Amount:	
Money and Securities - away from "covered locations" including conveyance by armored vehicle.	Not Covered
Deductible Amount:	
Computer & Telecommunications Fraud Coverage	Not Covered
Deductible Amount:	
Counterfeit Money Coverage	Not Covered
Deductible Amount:	
Forged Credit Card Written Instruments Coverage	Not Covered
Deductible Amount:	
Coverage Extension:	
Personal Accounts Extension (\$5,000)	
Forged Checks Coverage	Not Covered
Deductible Amount:	
Coverage Extension:	
Personal Accounts Extension (\$5,000)	

### CRIME COVERAGE DEDUCTIBLE:

#### 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 ACT OF TERRORISM EXCLUSION

1. The following definition is added.

"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:

- a. to be an act of terrorism;
- b. to be a violent act or an act that is dangerous to human life, property, or infrastructure;
- c. to have resulted in damage:
  - 1) within the United States; or
  - 2) 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;
- d. 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
- e. 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.

2. The following exclusion is added.

### CERTIFIED ACT OF TERRORISM EXCLUSION

"We" will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

3. 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.

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## COMMERCIAL OUTPUT PROGRAM PROPERTY COVERAGE PART

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### AGREEMENT

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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.

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### DEFINITIONS

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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;

- 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.
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. 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.

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## PROPERTY COVERED

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"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".
- "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;
- 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.
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.

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## PROPERTY NOT COVERED

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- 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.

- 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.

- 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.

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## COVERAGE EXTENSIONS

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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.

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## SUPPLEMENTAL COVERAGES

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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".

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.

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.

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## SUPPLEMENTAL MARINE COVERAGES

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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:
- loss of exclusive use of any "data records" or "proprietary programs" that have been copied, scanned, or altered;
  - loss of or reduction in economic or market value of any "data records" or "proprietary programs" that have been copied, scanned, or altered;
  - 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
- 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:
- temporarily on display or exhibit away from a "covered location"; or
  - 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:
- away from a "covered location"; or
  - 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".

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## PERILS COVERED

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"We" cover risks of direct physical loss unless the loss is limited or caused by a peril that is excluded.

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## PERILS EXCLUDED

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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.

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## ADDITIONAL PROPERTY NOT COVERED OR SUBJECT TO LIMITATIONS

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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.

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## OTHER COVERAGES

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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.

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## WHAT MUST BE DONE IN CASE OF LOSS

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1. **Notice** -- In case of a loss, "you" must:
  - a. give "us" or "our" agent prompt notice including a description of the property involved ("we" may request written notice);
  - b. give notice to the police when the act that causes the loss is a crime; and
  - c. 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:
  - a. the time, place, and circumstances of the loss;
  - b. other policies of insurance that may cover the loss;
  - c. "your" interest and the interests of all others in the property involved, including all mortgages and liens;
  - d. changes in title or occupancy of the covered property during the policy period;
  - e. detailed estimates for repair or replacement of covered property; and
  - f. 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.

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## VALUATION

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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.

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.

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.

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## HOW MUCH WE PAY

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- 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.

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## LOSS PAYMENT

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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.

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## OTHER CONDITIONS

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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.

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## HOW MUCH WE PAY

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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".

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### DEFINITIONS

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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.

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### PERILS EXCLUDED

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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.

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## COVERAGE EXTENSIONS

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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.

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## SUPPLEMENTAL COVERAGES

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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".

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## INCOME COVERAGE EXTENSIONS

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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

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The conditions described under Restoration Of Limits do not apply to the coverages provided under this endorsement.

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## OTHER COVERAGES

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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".)

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### PROPERTY COVERAGE EXTENSION

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#### Limited Fungus And Related Perils Property Coverage

	Limit
The most "we" pay for all losses at all covered locations is:	\$15,000.

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### INCOME COVERAGE EXTENSION

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#### Limited Fungus And Related Perils Income Coverage

Time Limitation:	30 days.
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This endorsement changes the policy  
-- PLEASE READ THIS CAREFULLY --

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## 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.

## TENANT RELOCATION EXPENSE

As specified below, this endorsement modifies insurance provided under the **Commercial Output Program – Income Coverage Part**.

The following is added to **Income Coverage Extensions**:

### 1. Tenant Relocation Expense

“We” extend “your” coverage for extra expense to include loss sustained for “tenant relocation expense” when a “covered location” is made uninhabitable as a result of direct physical damage caused by a covered peril.

If “you” have other insurance that covers “tenant relocation expense”, payment under this Coverage Extension will be prorated with such insurance.

The following is added to **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**.

### Definitions:

“Tenant Relocation Expense” means documented, reasonable and necessary costs, including:

- a. Costs of searching for other quarters;
- b. Costs of disconnecting and reconnecting household appliances;
- c. Costs of initial transport for tenants and goods in an amount of not more than \$100 per household;
- d. Costs of a room, suite of rooms or apartment rented as a single residential unit by one or more persons from persons other than “you”.

## BUILDING IN DISPOSITION STATUS

As specified below, this endorsement modifies insurance provided under the **Commercial Output Program, Property Coverage Part, Property Covered – Building Property**

1. The following is added to Section 2. **Building Property That Is Not Covered:**

Except as provided in this Endorsement, Covered Building Property does not include a “building in disposition status.”

A “building in disposition status” is defined as any building that is listed on the Location Schedule and:

- 1) Owned by the named insured as authorized under Section 18 of the Housing Act and regulated under 24 CFR part 970 and in which there is a conveyance or other transfer by the named insured, by sale or other transaction, of any interest in the real estate of a public housing project, subject to certain exceptions as defined within the regulation; or
- 2) Filed and/or awarded a Commitment to Enter into a Housing Assistance Payments Contract (CHAP) under a Rental Assistance Development (RAD) program as authorized and administered by HUD.

**Covered Buildings in Disposition Status –** Covered Building in Disposition Status means a “building in disposition status” described in the Location Schedule, including:

- 1) Completed additions;
- 2) Fixtures;
- 3) Permanently installed:
  - a) Machinery; and
  - b) Equipment;
- 4) Personal property owned by “you” that is used to maintain or service the building or structure or its premises, including fire extinguishing equipment.

2. The following sections of the policy do not apply to a “building in disposition status”:

- a. Coverage Extensions, except 2. Debris Removal and 3. Emergency Removal.
- b. Supplemental Coverages, except 8. Pollutant Cleanup and Removal.
- c. Supplemental Marine Coverages.
- d. Other Coverages.

3. With respect to a “building in disposition status,” Perils Covered is deleted and replaced as follows:

“We” cover direct physical loss to a “building in disposition status” caused by a “specified peril” unless the loss is limited or caused by a peril that is excluded. Notwithstanding the foregoing, coverage for a “building in disposition status,” does not apply once construction, remodeling or renovation of a “building in disposition status” has started and other property insurance has been obtained.

4. **Actual Cash Value**

The valuation of a “building in disposition status” will be based on the actual cash value at the time of the loss (with a deduction for depreciation). The Replacement Cost provisions do not apply.

## TRAUMATIC EVENT CLEANUP COVERAGE

As specified below, this endorsement modifies insurance provided under the **Commercial Output Program – Property Coverage Part**

The following is added to **Supplemental Coverages**:

### **Traumatic Event Cleanup Coverage**

“We” will pay for the removal of substances accidentally spilled on, or residue covering, covered property inside a “covered location” as a result of a “traumatic event.”

This coverage includes, but is not limited to, the necessary and reasonable costs associated with cleaning, correction, modification, removal, remediation, repair or renovation of the covered property.

“Traumatic Event” is defined as suicide, homicide, body decomposition, or mass trauma.

This Supplemental Coverage is limited to covered property inside a “covered location”. This Supplemental Coverage does not apply to any covered property located outside the exterior walls of the building or below the surface of the lowest basement floor (or where there is no basement, below the surface of the ground), inside the foundation walls, or on or within any vehicle.

This Supplemental Coverage does not apply to spillage or residue associated with animals.

**Perils Excluded, 2.g. Electrical Currents** does not apply to this Supplemental Coverage.

No deductible applies to this Supplemental Coverage.

## HOUSING PLUS ENDORSEMENT

Unless otherwise stated herein, the “terms” set forth in this endorsement are solely applicable to coverage afforded by this endorsement, and the **Commercial Output Program** policy is amended as follows:

### 1. SCHEDULE OF COVERAGES AND LIMITS

The following is a summary of Limits of Insurance provided by this endorsement. This endorsement is subject to the provisions of the policy to which it is attached.

COVERAGE	LIMITS OF INSURANCE
Accounts Receivable	\$100,000
Additional Extra Expense	\$25,000
Business Personal Property – Acquired Locations	\$250,000
Counterfeit Money	\$5,000
Debris Removal	\$250,000
Forged Checks	\$5,000
Income Coverage – Newly Acquired Locations	\$250,000
Income Coverage – Off Premises Service Interruption	\$50,000
Key and Lock Replacement	\$5,000
Locations You Elect Not to Describe	\$100,000
Money & Securities	\$10,000 On Premises \$5,000 In Transit
Newly Built or Acquired Buildings	\$2,000,000
Ordinance or Law (Increased Cost to Repair/Cost to Demolish and Clear Site	\$250,000
Personal Effects	\$25,000
Rewards	\$25,000
Tenant Move Back	\$15,000 “Covered Location”
Unscheduled Business Personal Property	\$25,000
Unscheduled Loss of Earnings & Rents	\$25,000

## 2. CONDITIONS

### A. Applicability of Coverage

Coverage provided by the policy and any endorsements attached thereto is amended by this endorsement where applicable.

### B. Limits of Insurance

When coverage is provided by this endorsement and another coverage form or endorsement attached to this policy, only the higher "limit" will apply. In no instance will multiple "limits" apply to coverages which may be duplicated within this policy. Additionally, if this policy and any other coverage part or policy issued to "you" by "us", or any company affiliated with "us", apply to the same direct physical loss caused by a covered peril, occurrence, "accident", or "one accident", the maximum "limit" available under all such coverage parts or policies combined shall not exceed the highest applicable "limit" under any one coverage part or policy.

## 3. COVERAGES

### A. **Property Coverage Part, Supplemental Marine Coverages, Section 1. Accounts Receivable** is deleted and replaced by the following:

#### 1. **Accounts Receivable**

"We" pay up to \$100,000 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:

- 1) all sums due "you" from customers, provided "you" are unable to effect collection;
- 2) interest charges on any loan used to offset impaired collections pending "our" payment of such sums;
- 3) collection expenses in excess of normal collection costs made necessary because of loss or damage; and
- 4) other reasonable expenses incurred by "you" in recreating records of accounts receivable following such loss or damage.

### B. The following is added to **Income Coverage Part, Supplemental Income Coverages**:

#### **Additional Extra Expense Insurance**

If the Commercial Output Program – Income Coverage Part is attached to this policy, "we" will pay up to an additional \$25,000 for 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.

### C. The following is added to **Property Coverage Part, Supplemental Coverages**:

#### **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" will pay in any one occurrence for business personal property at each location "you" acquire is \$250,000.

D. The following is added to **Property Coverage Part, Supplemental Coverages:**

**Counterfeit Money**

"We" pay up to an additional \$5,000 in any one "occurrence" for loss caused directly from "your" acceptance of:

- 1) counterfeit United States of America or Canadian paper money or counterfeit paper money of any other country in which "you" are conducting business;
- 2) altered, forged, counterfeit, or stolen money orders of any post office, express company, or United States or Canadian national or state chartered bank when not paid upon presentation; or
- 3) altered, forged, counterfeit, or stolen travelers' checks of any express company or United States or Canadian national or state chartered bank when not paid upon presentation

when acceptance was made in good faith in exchange for goods, "money", or services during the regular course of business.

"Occurrence" means an act or event or series of acts or events involving one or more individuals or without the known involvement of any individual.

This Supplemental Coverage is excess over the Counterfeit Money Coverage in the Crime Coverage Part, and is otherwise primary.

The deductible applicable to this Supplemental Coverage is \$1,000. However, no deductible will apply to this Supplemental Coverage if this Supplemental Coverage is excess over the Counterfeit Money Coverage in the Crime Coverage Part.

E. **Property Coverage Part, Coverage Extensions, Section 2. Debris Removal** is deleted and replaced by the following:

**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:

- 1) extract "pollutants" from land or water; or
- 2) 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.

However, "we" pay up to an additional \$250,000 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.

F. The following is added to **Property Coverage Part, Supplemental Coverages:**

**Forged Checks**

"We" pay up to an additional \$5,000 in any one "occurrence" for loss caused directly by forgery or alteration of, on, or in any written instrument required in conjunction with any checks, drafts, promissory notes, or similar written promises or orders to make payment of "money" that is:

- 1) made or drawn by or drawn upon "you" or by an individual acting as "your" agent; or
- 2) alleged to have been made or drawn by or drawn upon "you" or by an individual acting as "your" agent.

"Occurrence" means all forgery or alteration committed by a person or in which that person is implicated, resulting from one or more such acts, without regard to the number of written instruments involved.

This Supplemental Coverage is excess over the Forged Checks Coverage in the Crime Coverage Part, and is otherwise primary.

The deductible applicable to this Supplemental Coverage is \$1,000. However, no deductible will apply to this Supplemental Coverage if this Supplemental Coverage is excess over the Forged Checks Coverage in the Crime Coverage Part.

G. The following is added to **Income Coverage Part, Supplemental Coverages:**

**Newly Built or Acquired Locations**

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.

H. **Income Coverage Part, Supplemental Income Coverages, Section 3. Off Premises Utility Service Interruption** is deleted and replaced by the following:

**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 “you” incur.

d. **Applicable Limit** – The most “we” will pay in any one occurrence under this Supplemental Income Coverage is \$50,000.

I. The following is added to **Property Coverage Part, Supplemental Coverages:**

**Key and Lock Replacement**

Lost Key Coverage - “We” pay up to \$5,000 for consequential loss to keys and locks if a key or master key is lost or damaged by a covered peril.

“We” pay for:

- 1) the actual cost of new keys;
- 2) adjustment to locks to accept new keys; and
- 3) if required, new locks, including cost of their installation.

**Alternative Key Systems** - “We” pay up to \$5,000 for direct physical damage to, or cost to reprogram, “alternative key systems”, including card programmers, card-readers, computers, related alarms, transceivers, power supplies and any other electronic or mechanical apparatus needed to make the card keys work if the system is damaged from a covered peril at a “covered location”.

“Alternative key systems” means programmable keying systems, such as mechanically or electronically coded key cards.

The most “we” pay for all covered losses under the **Key and Lock Replacement Supplemental Coverage** during each separate 12-month period of this policy is \$25,000.

The deductible applicable to this Supplemental Coverage is \$500 in any one occurrence.

J. The following is added to **Property Coverage Part, Supplemental Coverages:**

**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 Supplemental 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 \$100,000.

**K. The following is added to **Property Coverage Part, Supplemental Coverages:****

**Money and Securities**

"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:

- 1) inside buildings at "covered locations" or premises of a bank; or
- 2) 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 Coverage is:

- 1) \$10,000 while inside buildings at "covered locations" or premises of a bank; and
- 2) \$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.

This Supplemental Coverage is excess over the Money and Securities Coverage in the Crime Coverage Part, and is otherwise primary.

The deductible applicable to this Supplemental Coverage is \$1,000. However, no deductible will apply to this Supplemental Coverage if this Supplemental Coverage is excess over the Money and Securities Coverage in the Crime Coverage Part.

**L. The following is added to **Property Coverage Part, Supplemental Coverages:****

**Newly Built or Acquired Buildings**

"We" cover direct physical loss to "your" buildings or structures:

- 1) being built at "covered locations" or while being built at other than "covered locations"; or
- 2) that "you" acquire during the policy period.

This Supplemental Coverage applies for 120 days from the date "you" acquire or being 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 \$2,000,000.

**M. **Property Coverage Part, Supplemental Coverages, Section 6. Ordinance or Law (Increased Cost to Repair and Cost to Demolish and Clear Site)** is deleted and replaced by the following:**

**7. 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) \$250,000.
  - 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.
- N. **Property Coverage Part, Supplemental Coverages, Section 7. Personal Effects** is deleted and replaced by the following:

## **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 \$25,000.

- O. Property Coverage Part, Supplemental Coverages, Section 10. Rewards** is deleted and replaced by the following:

**10. Rewards**

"We" pay up to \$25,000 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.

- P. The following is added to Property Coverage Part, Supplemental Coverages:**

**Tenant Move Back**

In the event of direct physical loss or damage to property at a "covered location" caused by a covered peril that requires "your" tenants to move to a temporary location, "we" will pay "tenant move back expenses" that "you" incur to move those tenants back to that "covered location".

The move back must take place within 60 days after the portion of the building rented to "your" tenant(s) has been repaired or rebuilt and is ready for occupancy.

"Tenant move back expenses" means documented, reasonable and necessary costs to:

- 1) Pack, insure and transport property owned by the tenant; and
- 2) Re-establish electric, utility and communication services, less refunds from discontinued services.

If "your" tenants have valid and collectible insurance for "tenant move back expenses", "we" will pay only that portion of the "tenant move back expenses" in excess of the amount payable from such other insurance.

The most "we" will pay under this Supplemental Coverage at each "covered location" is \$15,000.

The deductible applicable to this Supplemental Coverage is \$500 in any one occurrence.

- Q. The following is added to Property Coverage Part, Supplemental Coverages:**

**Unscheduled Business Personal Property Insurance**

"We" will pay for direct physical loss to "your" business personal property caused by a covered peril at any "covered location" listed on the Location Schedule that does not carry a scheduled business personal property limit.

The most we will pay under this Supplemental Coverage for business personal property at any one "covered location" is \$25,000, but not more than \$5,000 for computer laptops, notebooks, handhelds and similar equipment.

Subject to the foregoing, the most we will pay under this Supplemental Coverage for any one occurrence regardless of the number of "covered locations" involved in that single occurrence is \$100,000.

The deductible applicable to this Supplemental Coverage is \$1,000 per occurrence.

- R. The following is added to Income Coverage Part, Supplemental Income Coverages:**

**Unscheduled Loss of Earnings & Rents**

If the Commercial Output Program – Income Coverage Part is attached to this policy, we extend “your” coverage for earnings and/or extra expense to include “your” actual loss of earnings, including “rents” for any “covered location” listed on the Location Schedule that does not carry a scheduled Income limit.

The most “we” will pay under this Supplemental Income Coverage for any “covered location” for a covered loss is \$25,000 per “covered location”. In no event will “we” pay more than the amount of the covered loss. The most “we” pay in any one occurrence under this Supplemental Income Coverage is \$1,000,000.

Unless otherwise indicated on the “Schedule of Coverages”, “we” do not pay for “your” loss of earnings and “rents” until after the first 72 hours following the direct physical loss of or damage to property at a “covered location.”

## OFF PREMISES UTILITY SERVICE INTERRUPTION COVERAGE LIMITATION

Reference to Schedule in this endorsement means the Off Premises Utility Service Interruption Schedule.

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### COVERAGE EXTENSIONS

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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.

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### SUPPLEMENTAL INCOME COVERAGE

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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 --

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## IMPACT-RESISTANT ROOF MATERIALS UPGRADE ENDORSEMENT

The following amends the provisions of the Commercial Output Program - Property Coverage Part.

This Impact-Resistant Roof Materials Upgrade Endorsement provides coverage for the necessary and reasonable costs relating to the repair or replacement of lost or damaged property with "hail-resistant roof materials".

**Covered Building or Structure** means -- A covered building or structure under this Endorsement means a building or structure at a location described on the Location Schedule subject to the Impact-Resistant Roof Materials Upgrade.

6. **Roof Upgrade** -- If coverage for Roof Upgrade is indicated on the Location Schedule for a covered building or structure, "we" provide the following coverage.

a. **Coverage** -- When direct physical loss or damage caused by a covered peril necessitates replacement of all or part of the roof of "your" covered building or structure, "we" pay to replace damaged or destroyed roofs, or portions thereof, including insulation materials, with an upgrade to "hail-resistant roof materials" of like quality and function.

b. **Coverage Limitations** --

- 1) If there are no "hail resistant roof materials," or equivalent materials or products reasonably available, Impact-Resistant Roof Materials Upgrade coverage does not apply.
- 2) This Roof Upgrade only applies to covered buildings or structures.

c. **Limit** -- The most "we" pay in any one occurrence at a location described on the Location Schedule to upgrade roofs to "hail-resistant roof materials" is the "limit" for Building indicated on the schedule.

d. "Hail Resistant Roof Materials" means asphalt composition roofing shingles classified as Class 4 in Underwriters Laboratories (UL) 2218.



This endorsement changes  
the policy  
-- PLEASE READ THIS CAREFULLY --

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## 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.

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### COVERAGE EXTENSIONS

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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

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### SCHEDULE

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<u>Location</u>	<u>Covered Property</u>	<u>Name and Address of Loss Payee</u>
533 MT Pleasant Rd	Northview Heights Highrise	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

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### SCHEDULE

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<u>Location</u>	<u>Covered Property</u>	<u>Name and Address of Loss Payee</u>
803 E. Warrington Avenue	Richard S Caliguiri Allentown Plaza	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, Apple, Woodward, Robinson, Berry, 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  
2838 Middletown road, Pittsburgh, PA 15204

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

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  
2227-2241 SOMERS DR, Pittsburgh, PA 15220  
2243-2257 SOMERS DR, Pittsburgh, PA 15220  
2259-2273 SOMERS DR, Pittsburgh, PA 15220

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-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

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  
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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

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

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  
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1604-1614 SANDUSKY CT, Pittsburgh, PA 15220  
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366-372 PENFORT ST, Pittsburgh, PA 15220



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360-370 MT PLEASANT RD, Pittsburgh, PA 15220  
338-3448 MT PLEASANT RD, Pittsburgh, PA 15220

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323-337 MT PLEASANT RD, Pittsburgh, PA 15220  
341-351 MT PLEASANT RD, Pittsburgh, PA 15220  
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246-252 AMBER ST, Pittsburgh, PA 15220  
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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 #19, Pittsburgh, PA 15220  
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

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-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

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  
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  
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

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

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  
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

## 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

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### SCHEDULE

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<u>Location</u>	<u>Covered Property</u>	<u>Name and Address of Loss Payee</u>
803 E. Warrington Avenue	Richard S Caliguiri Allentown Plaza	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, Apple, Woodward, Robinson, Berry, 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  
2838 Middletown road, Pittsburgh, PA 15204

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

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  
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2649-2651 GLASGOW ST, Pittsburgh, PA 15220  
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Designated Interests Continued

2275-2289 SOMERS DR, Pittsburgh, PA 15220  
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Designated Interests Continued

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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 #19, Pittsburgh, PA 15220  
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

-- PLEASE READ THIS CAREFULLY --

Designated Interests Continued

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  
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  
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

**-- PLEASE READ THIS CAREFULLY --**

Designated Interests Continued

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  
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

## 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.

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### 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".

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## EXCLUSIONS AND LIMITATIONS

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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".

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## INCOME COVERAGE EXTENSIONS

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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.

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## SUPPLEMENTAL INCOME COVERAGES

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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.

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## WHAT MUST BE DONE IN CASE OF LOSS

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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.

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## VALUATION

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1. **Earnings** -- In determining an earnings loss "we" consider:
- the experience of "your" "business", before the loss and the probable experience during the time of interruption had no loss occurred;
  - "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
  - pertinent sources of information and reports including:
    - "your" accounting procedures and financial records;
    - bills, invoices, and other vouchers;
    - contracts, deeds, and liens;
    - reports on feasibility and status; and
    - 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.

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## 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".

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## LOSS PAYMENT

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See the Commercial Output Program - Property Coverage Part.

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## OTHER CONDITIONS

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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

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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.

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## SUPPLEMENTAL COVERAGES

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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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**CO 1281 04 02**

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## **EXCLUSION – TRADE OR ECONOMIC SANCTIONS**

As specified below, this endorsement modifies the provisions of all Coverage Parts of the policy.

This insurance does not apply to the extent that the provision of such insurance or payment of a claim would expose “us” to any sanction, prohibition or restriction under United Nations resolutions, or to any trade or economic sanctions, laws or regulations of the European Union or the United States of America.

All other “terms” of the policy apply, except as amended by this endorsement.

## AMENDATORY ENDORSEMENT

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

1. **Definitions 14. "Hardware"** is deleted and replaced by the following:

**14. "Hardware"** means the physical components of a "computer" network or system, including but not limited to CPUs and other processors, servers, laptops, cell phones and other portable electronic devices, input/output devices and other peripheral and associated devices, accessories and components including but not limited to cables, connectors, fiber optics, networking equipment, backup facilities, wires, power supply units, keyboards, printers, modems, projectors, display monitors and audio speakers.

2. **Definitions 16. "Media"** is deleted and replaced by the following:

**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, CD-ROMS, external drives, USB sticks, drives, microchips, and data processing devices.

### 3. **What Must Be Done In Case of Loss**

**1. Notice** is deleted and replaced by the following:

1. Notice – In case of a loss, "you" must:
  - a. Give "us" or "our" agent prompt written notice including a description of the property involved;
  - b. Give that notice to the police when the act that causes the loss is a crime; and
  - c. Give notice to the credit card company if the loss involves a credit card.

All other "terms" of the policy apply, except as amended by this endorsement.

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.

## 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.

### PERILS EXCLUDED

Item 1.f. "Flood" is deleted in its entirety and replaced with the following language:

**Flood** - "We" do not cover loss caused 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.

All other terms and conditions under this policy remain the same.

## 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 considered a single occurrence. This 168-hour period is not limited by the policy expiration, so long as the earthquake or volcanic eruption first commenced during the policy period.

**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 during the policy period.

### 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.

## **ACTUAL CASH VALUE AND LIMITATIONS ON COVERAGE – ROOF SURFACING**

This endorsement amends the provisions of the Commercial Output Program -- Property Coverage Part.

A. 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:

i. Replacement cost valuation (if otherwise applicable to such property) does not apply to "roof surfacing" if such loss or damage is caused by wind and/or hail. Instead, the value of the "roof surfacing" will be based on the actual cash value as of the time of loss or damage (with a deduction for depreciation).

ii. We will not pay for "cosmetic damage" to "roof surfacing" caused by wind and/or hail.

B. For the purpose of this endorsement, the following definitions are added:

"Cosmetic damage" means marring, pitting or other superficial damage that altered the appearance of the "roof surfacing", but such damage does not prevent the roof from continuing to function as a barrier to entrance of the elements.

"Roof surfacing" means shingles, tiles, cladding, metal or synthetic sheeting or similar materials covering the roof and includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing.

## 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".

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### COVERAGE

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"We" cover direct physical loss of "perishable stock" due to "spoilage" caused by a covered peril described below and while at a "covered location".

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### PERILS COVERED

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"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.

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### COVERAGE EXTENSION

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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.

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## PERILS EXCLUDED

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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".

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## SPOILAGE VALUATION

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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.

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## HOW MUCH WE PAY

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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.



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## ADDITIONAL CONDITIONS

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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".

## **WARRANTY – WHOLLY-OWNED OR CONTROLLED ENTITIES**

This endorsement modifies the Commercial Output Program – Property Coverage Part. The definition of “insured” is expanded to include the following:

The first Named Insured listed on the Commercial Output Program Declarations (first Named Insured) warrants and represents that, with respect to each and every Named Insured entity listed on the Commercial Output Program Declarations, or in the Schedule of Named Insured(s):

- (a) all such entities are 100% wholly-owned and controlled by the first Named Insured;
- (b) all financial benefits with respect to all such entities accrue to the sole benefit of the first Named Insured; and
- (c) no person or entity (other than a mortgagee) that is not a Named Insured under this policy has any legal or beneficial ownership or other interest in any property owned, in whole or in part, by a Named Insured entity.

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

## CRISIS EVENT COMMUNICATION EXPENSE

This endorsement amends the provisions of the Commercial Output Program -- Income Coverage Part.

**Crisis Event Communication Expense:**

**\$15,000**

### SUPPLEMENTAL COVERAGE

The following Supplemental Income Coverage is added:

**1. Crisis Event Communication Expense -**

"We" will pay, either to reimburse "you", or on "your" behalf, "crisis event communication expense" that "you" incur during the "restoration period", provided the "crisis event communication expense" arises out of a "crisis" to which this insurance applies, and further provided:

- a. The "crisis" commences during the policy period;
- b. The "crisis" did not arise out of any condition, circumstance or situation that "you" knew or reasonably should have known prior to the inception of the policy; and
- c. Such reimbursement or payment is first requested by "you" within 30 days of the commencement of the "crisis".

For purposes of this endorsement Extra Expense coverage does not include "crisis event communication expense."

2. **Coverage Limit** – The most "we" pay is \$15,000 for the sum of all "crisis event communication expense" under this Supplemental Income Coverage arising out of all "crises" commencing during the policy period, unless another "limit" is indicated on the Schedule of Coverages.
3. **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 Coverage Limit.
4. **Deductible** – No deductible applies to this Supplemental Income Coverage.

## DEFINITIONS

1. "Crisis" means an event that results in direct physical loss of or damage to property at a "covered location" and which results in significant adverse regional or advertising media coverage of "your" business, and which arises out of:
  - a. A violent act at a "covered location", committed with malicious intent by one or more individuals against a person(s) or entity(ies), or any attempt thereof;
  - b. The commission of a felony at a "covered location", including an attempt or threat to commit a felony; or
  - c. Any other emergency situation occurring at a "covered location", including but not limited to explosion, bombing, fire including arson, natural disaster, or workplace accident.
2. "Crisis event communication expense" means the reasonable and necessary expenses incurred by "you" arising out of a "crisis" for a public relations firm or a professional communications firm.  
"Crisis event communication expense" does not include any of the following:
  - a. Any legal fees or costs, including but not limited to defense costs related to a claim by a third party;
  - b. Costs or expenses incurred by any person(s) or entity(ies) who directly or indirectly instigated, threatened, funded, perpetrated, participated in, supported or were otherwise involved in the activities leading to, the "crisis";
  - c. Any cost or expense reimbursable by a state or federal agency, or under workers' compensation or similar laws; or
  - d. The use of "your" staff for necessary communication to "your" employees, tenants, government authorities, news media and members of the public.

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

## LIMITED LOSS DUE TO CANNABIS ITEMS AND ACTIVITIES (RENTAL PROPERTIES)

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

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### COVERAGE EXTENSIONS

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The following coverage is added to Coverage Extensions:

#### Limited Loss Due to Cannabis Items and Activities (Rental Properties) --

1. **Coverage** – "We" pay for direct physical loss or damage to covered property caused by or resulting from smoke, vapor, gas, condensation, humidity, moisture, or any other substance discharged, dispersed, disposed of, emitted, escaped, leached, leaked, migrated, produced, released, seeped, or spilled during or as a result of "cannabis activities".  
  
This coverage applies regardless of whether such operations are:
  - a. Legally permitted or prohibited;
  - b. Permitted or prohibited under the terms of the applicable lease; or
  - c. Usual to the intended occupancy of the premises.
2. **Coverage Exclusion** - "We" do not pay for direct physical loss or damage to:
  - a. "cannabis items"; or
  - b. any other property when the loss or damage arises out of any "cannabis activities" conducted by:
    - 1) any person or entity insured under this policy; or
    - 2) anyone acting at the direction or on behalf of any person or entity insured under this policy.

3. **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 of earnings, "rents", or extra expense under the Commercial Output Program Income Coverage Part or under any other business interruption insurance if provided under this policy.
4. **Applicable 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.
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 applicable "limit".
6. The conduct of a tenant's "cannabis activities" 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 applicable lease; or
  - c. Usual to the intended occupancy of the premises.
7. The deductible applicable to this Coverage Extension is \$5,000 in any one occurrence.

## 8. Definitions –

- a. "Cannabis" means marihuana as defined under 21 U.S.C. § 802 of the Controlled Substances Act.
- b. "Cannabis activities" means the:
  - 1) cooking;
  - 2) delivery;
  - 3) distribution;
  - 4) growing;
  - 5) harvesting;
  - 6) manufacturing;
  - 7) processing;
  - 8) production;
  - 9) sale;
  - 10) storage;
  - 11) transportation; or
  - 12) warehousing

of any quantity of "cannabis items".

- c. "Cannabis items" means:
  - 1) "cannabis";
  - 2) drug paraphernalia, as defined under 21 U.S.C. § 863 of the Controlled Substances Act, that is used, or designed to be used, with "cannabis" in any form; and
  - 3) any:
    - a) compound;
    - b) concentrate;
    - c) extract;
    - d) material;
    - e) mixture;
    - f) preparation; or
    - g) productcontaining any quantity of "cannabis".

## 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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**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-578-239425-2024**  
Policy Effective Date: **1/1/2024**  
Endorsement Effective Date: **1/1/2024**

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.**

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## **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.



## **IMPORTANT NOTICE CLAIMS REPORTING**

### **Housing Authority Property Insurance (HAPI)**

**Delivering superior claims service means more than carrying out our contract, it means providing the highest level of professionalism and fairness.**

**Housing Authority Property Insurance, A Mutual Company, provides you a centralized claim reporting system. This system ensures that all your claims are filed and reported in a timely manner.**

**Create your account and login at <https://www.housingcenter.com/report-a-claim/>**

**In the event of a claim, please upload your completed ACORD Loss Notice or email to:**

**[Claimsreporting@housingcenter.com](mailto:Claimsreporting@housingcenter.com)**

**If you have any questions or need additional information, please contact us at 800-873-0242 or by email at [memberservices@housingcenter.com](mailto:memberservices@housingcenter.com).**

**For after-hours questions, please call 800-873-0242, ext. 288.**

# POLICYHOLDER NOTICE

## COMMERCIAL OUTPUT PROGRAM

### VACANT OR UNOCCUPIED BUILDINGS OR STRUCTURES

**This notice is not a replacement for the terms of the policy of insurance, shall not have the effect of altering the coverage afforded by the policy, and shall not confer new or additional rights beyond those expressly provided in the policy. This information is only provided as guidance to the policyholder.**

This policy offers no coverage for any building or structure that has been either vacant or unoccupied for more than 120 days.

**Vacant or unoccupied** buildings or structures must be **removed** from this policy. Alternate specified perils coverage will be secured and any unearned premium on this policy will be returned on a pro rata basis.

There is a limited exception for buildings that have a filed or documented plan for renovation, but are awaiting approval from HUD or another governmental entity to begin work. For those buildings, any claim will be adjusted on an actual cash value basis, and alternate specified perils coverage secured.

Your agent or insurer should be contacted if there are any questions.



**Housing Specialty Insurance Company, Inc.**

**189 Commerce Court  
PO Box 189  
Cheshire, CT 06410-0189  
800-873-0242**

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Housing Insurance Services, Inc.

Insured's Name **Housing Authority of the City of Pittsburgh**

Policy #	<b>HSICD-578-240676-2024</b>
Policy Dates	<b>From: 01/01/2024 To: 01/01/2025</b>
Surplus Lines Agent's Name	<b>Amy Smith</b>
Surplus Lines Agent's Address	<b>189 Commerce Court - Cheshire, CT 06410</b>
Surplus Lines Agent's License #	<b>836732</b>
Producing Agent's Name	<b>Amy Smith</b>
Producing Agent's Physical Address	<b>189 Commerce Court – Cheshire, CT 06410</b>

**The insurer which has issued this insurance is not licensed by the Pennsylvania Insurance Department and is subject to limited regulation. This insurance is NOT covered by the Pennsylvania Property and Casualty Insurance Guaranty Association.**

Surplus Lines Agent's Countersignature

*Amy Smith*

## COMMERCIAL PROPERTY PROGRAM DECLARATIONS



**Issue Date:** Dec 28, 2023

**Policy Number:** HSICD-578-240676-2024

**COMPANY:**

Housing Specialty Insurance Company, Inc.  
189 Commerce Court, Cheshire, Connecticut 06410-0189

**AGENT or BROKER:**

Housing Insurance Services, Inc.  
189 Commerce Court, Cheshire, Connecticut 06410-0189

**NAMED INSURED:**

**Housing Authority of the City of Pittsburgh**

**MAILING ADDRESS:**

**412 Blvd of the Allies  
7th FL  
Pittsburgh**

**PA 15219-1343**

**POLICY PERIOD:** FROM 01/01/2024 TO 01/01/2025

12:01 A.M. Standard Time  
at Your Mailing Address

**IN RETURN FOR YOUR PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE  
AGREE TO PROVIDE COMMERCIAL PROPERTY PROGRAM INSURANCE AS DESCRIBED IN THIS POLICY.**

**BUSINESS DESCRIPTION:** Habitational

**Deductible:** \$25,000

**REFER TO SCHEDULE OF FORMS.**

**PREMIUM:**

Commercial Property

This company has caused this policy to be signed by its authorized representative.

**Authorized Signature:**

A handwritten signature in black ink, appearing to read "Tracy Selby".

**Date:**

12/28/2023

**Surplus Lines Broker**

**Date**

**License Number**



## **SCHEDULE OF FORMS**

### **POLICYHOLDER NOTICES**

**\*\*\* PLEASE READ THE ENCLOSED IMPORTANT NOTICES \*\*\***

HAPN 4017 06 19	Flood Insurance Notice
HAPN 4030 03 17	Important Notice to Policyholders - Producers Compensation Disclosure
HAPN 4075 02 18	Notice - Pennsylvania
HAPN 4131 09 20	Important Notice - Claims Reporting

## **SCHEDULE OF FORMS**

<b>Form Number</b>	<b>Form Title</b>
HSCP 1004 10 14	Policy Jacket
HSCP 2001 02 18	Declarations Page
HSCP 2067 02 18	Service of Suit Clause
HSCP 1052 03 18	Location Schedule
HSCP 0700 03 14	Virus or Bacteria Exclusion
HSCP 2075 08 19	Vacant Buildings in Disposition Status
HSCP 1247 03 14	Theft Exclusion
HSCP 2073 02 18	Water Damage Exclusion
HSCP 2076 11 18	Vandalism Exclusion
HSCP 0124 02 18	Amendatory Endorsement - Pennsylvania
HSCP 0610 01 15	Certified Act of Terrorism Exclusion
HSCP 2077 02 18	Windstorm or Hail Exclusion
HSCP 2090 09 20	Exclusion of Loss Due to Aluminum Wiring
HSCP 2094 02 21	Exclusion - Trade or Economic Sanctions

**Please Read This Notice Carefully.**

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## **FLOOD INSURANCE NOTICE**

**You may also need to consider the purchase of flood insurance. Your insurance policy does not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit [www.floodsmart.gov](http://www.floodsmart.gov).**

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## **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.

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## **NOTICE – PENNSYLVANIA**

**The insurer which has issued this insurance is not licensed by the Pennsylvania Insurance Department and is subject to limited regulation. This insurance is NOT covered by the Pennsylvania Property and Casualty Insurance Guaranty Association.**



## **IMPORTANT NOTICE CLAIMS REPORTING**

### **Housing Specialty Insurance Company (HSIC)**

**Delivering superior claims service means more than carrying out our contract, it means providing the highest level of professionalism and fairness.**

**Housing Specialty Insurance Company, provides you a centralized claim reporting system. This system ensures that all your claims are filed and reported in a timely manner.**

**Create your account and login at <https://www.housingcenter.com/report-a-claim/>**

**In the event of a claim, please upload your completed ACORD Loss Notice or email to:**

**[Claimsreporting@housingcenter.com](mailto:Claimsreporting@housingcenter.com)**

**If you have any questions or need additional information, please contact us at 800-873-0242 or by email at [memberservices@housingcenter.com](mailto:memberservices@housingcenter.com).**

**For after-hours questions, please call 800-873-0242, ext. 288.**

**Housing Specialty Insurance Company**  
Burlington, Vermont

**This endorsement changes the policy.  
PLEASE READ IT CAREFULLY**

## **SERVICE OF SUIT CLAUSE**

It is understood and agreed that in the event of a failure of the Company to pay any amount claimed to be due hereunder, the Company, at the request of the Named Insured, will submit to the jurisdiction of the court of competent jurisdiction within the United States of America. The foregoing shall not constitute a waiver of the right of the Company to remove, remand or transfer such suit to any other court of competent jurisdiction in accordance with the applicable statutes of the state or United States pertinent hereto. In any suit instituted against them upon this contract, the Company will abide by the final decision of such court or of any appellate court in the event of an appeal.

It is further agreed that service of process in such suit may be made upon the Superintendent, Commissioner or Director of Insurance or any other person specified for that purpose in the statute or his successor or successors in office as their true and lawful attorney upon whom may be served any lawful process in any action, suit, or proceeding instituted by or on behalf of the Named Insured or any beneficiary hereunder arising out of this contract of insurance.

The Company hereby designates:

Corporate Secretary  
HAI Group  
189 Commerce Court  
Cheshire, CT 06410

As the person to whom the said Superintendent, Commissioner, or Director of Insurance is authorized to mail such process or a true copy thereof, in compliance with the applicable statutes governing said service of process in the state of jurisdiction in which a cause of action under this contract of insurance arises.

**All Other Terms and Conditions of this Policy Remain Unchanged**



Insured Name: Housing Authority of the City of Pittsburgh  
Policy Number: HSICD-578-240676-2024  
Endorsement Effective Date: 01/01/2024

This is a part of your Policy  
Declarations

## LOCATION SCHEDULE

Coverage provided by the Vacant Buildings in Disposition Status policy applies only to "covered locations" described below.

Covered Locations		Commercial Property	Limit	Valuation	Coinsurance			
Name of Property AMP Number and HUD Number								
447-449 Sweetbriar Street 447-449 Sweetbriar Street Pittsburgh, PA 15221		B	\$157,400	ACV				
		BPP	\$0					
		IN	\$0					
1204 Arch St 1204 Arch St Pittsburgh, PA 15212		B	\$166,057	ACV				
		BPP	\$0					
		IN	\$0					
1206 Arch St 1206 Arch St Pittsburgh, PA 15212		B	\$166,057	ACV				

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property;



Covered Locations							
Name of Property AMP Number and HUD Number	Commercial Property	Limit	Valuation	Coinsurance			
1206 Arch St 1206 Arch St Pittsburgh, PA 15212	BPP	\$0					
	IN	\$0					
Vacant Building 7423-7429 Penn Avenue Pittsburgh, PA 15208	B	\$860,000	ACV				
	BPP	\$0					
	IN	\$0					
Vacant Building 824 Suismon Street Pittsburgh, PA 15212	B	\$275,000	ACV				
	BPP	\$0					
	IN	\$0					
Vacant Building 3811 Bonaventure Way Pittsburgh, PA 15212	B	\$185,000	ACV				

ACV=Actual Cash Value; B=Building; BPP=Business Personal Property;

Covered Locations		Commercial Property	Limit	Valuation	Coinsurance			
Name of Property	AMP Number and HUD Number							
Vacant Building		BPP	\$0					
3811 Bonaventure Way								
Pittsburgh, PA 15212								
		IN	\$0					

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ACV=Actual Cash Value; B=Building; BPP=Business Personal Property;

---

This endorsement changes the policy  
-- PLEASE READ THIS CAREFULLY --

## VIRUS OR BACTERIA EXCLUSION

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### DEFINITIONS

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#### 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.

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### PERILS EXCLUDED

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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.

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### OTHER CONDITIONS

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#### 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.

---

## VACANT BUILDINGS IN DISPOSITION STATUS

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 H. Definitions.

### A. Coverage

"We" will pay for direct physical loss of or damage to Covered Property at the premises described in the Location Schedule caused by or resulting from any Covered Cause of Loss.

#### 1. Covered Property

Covered Property, as used in this Coverage Part, means the type of property described in this section, **A.1.**, and limited in **A.2.** Property Not Covered, if a Limit of Insurance is shown in the Location Schedule for that type of property.

- a. Building**, meaning the building or structure described in the Location Schedule, including: Completed additions;
  - (1)** Fixtures;
  - (2)** Permanently installed:
    - (a)** Machinery; and
    - (b)** Equipment;
  - (3)** Personal property owned by "you" that is used to maintain or service the building or structure or its premises, including fire extinguishing equipment;

- b. Your Business Personal Property** consists of machinery and equipment located in or on the building or structure described in the Location Schedule or in the open (or in a vehicle) within 100 feet of the building or structure or within 100 feet of the premises described in the Location Schedule, whichever distance is greater:

### 2. Property Not Covered

Covered Property does not include:

- a.** Accounts, bills, currency, food stamps or other evidences of debt, money, notes or securities. Lottery tickets held for sale are not securities;
- b.** Animals;
- c.** Automobiles;
- d.** Bridges, roadways, walks, patios or other paved surfaces;
- e.** Contraband, or property in the course of illegal transportation or trade;
- f.** The cost of excavations, grading, backfilling or filling;
- g.** Foundations of buildings, structures, machinery or boilers if their foundations are below:
  - (1)** The lowest basement floor; or
  - (2)** The surface of the ground, if there is no basement;
- h.** Land (including land on which the property is located), water, growing crops or lawns;
- i.** Bulkheads, pilings, piers, wharves or docks;
- j.** Property that is covered under another coverage form of this or any other policy in which it is more specifically described, except for the excess of the amount due (whether "you" can collect on it or not) from that other insurance;
- k.** Retaining walls that are not part of a building;
- l.** Underground pipes, flues or drains;

- m. Electronic data. Electronic data means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of electronic data, means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
- n. The cost to replace or restore the information on valuable papers and records, including those which exist as electronic data. Valuable papers and records include but are not limited to proprietary information, books of account, deeds, manuscripts, abstracts, drawings and card index systems.
- o. Vehicles or self-propelled machines (including aircraft or watercraft) that:
  - (1) Are licensed for use on public roads; or
  - (2) Are operated principally away from the described premises.
- p. The following property while outside of buildings:
  - (1) Grain, hay, straw or other crops;
  - (2) Fences, radio or television antennas (including satellite dishes) and their lead-in wiring, masts or towers.

### 3. Covered Causes Of Loss

Covered Causes of Loss means the following:

- 1. Fire.
- 2. Lightning.
- 3. Explosion, including the explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass. This cause of loss does not include loss or damage by:
  - a. Rupture, bursting or operation of pressure-relief devices; or

- b. Rupture or bursting due to expansion or swelling of the contents of any building or structure, caused by or resulting from water.
- 4. Windstorm or Hail, but not including:
  - a. Frost or cold weather;
  - b. Ice (other than hail), snow or sleet, whether driven by wind or not;
- 5. Loss or damage to the interior of any building or structure, or the property inside the building or structure, caused by rain, snow, sand or dust, whether driven by wind or not, unless the building or structure first sustains wind or hail damage to its roof or walls through which the rain, snow, sand or dust enters; or
- 6. Loss or damage by hail to lawns, trees, shrubs or plants which are part of a vegetated roof.
- 7. Smoke causing sudden and accidental loss or damage. This cause of loss does not include smoke from agricultural smudging or industrial operations.
- 8. Aircraft or Vehicles, meaning only physical contact of an aircraft, a spacecraft, a self-propelled missile, a vehicle or an object thrown up by a vehicle with the described property or with the building or structure containing the described property. This cause of loss includes loss or damage by objects falling from aircraft.
- 9. Riot or Civil Commotion, including:
  - a. Acts of striking employees while occupying the described premises; and
  - b. Looting occurring at the time and place of a riot or civil commotion.
- 10. Vandalism, meaning willful and malicious damage to, or destruction of, the described property.

"We" will not pay for loss or damage caused by or resulting from theft, except for building damage caused by the breaking in or exiting of burglars.

- 11. Sprinkler Leakage, meaning leakage or discharge of any substance from an Automatic Sprinkler System, including collapse of a tank that is part of the system.

If the building or structure containing the Automatic Sprinkler System is Covered

Property, "we" will also pay the cost to:

- a. Repair or replace damaged parts of the Automatic Sprinkler System if the damage:
  - (1) Results in sprinkler leakage; or
  - (2) Is directly caused by freezing.
- b. Tear out and replace any part of the building or structure to repair damage to the Automatic Sprinkler System that has resulted in sprinkler leakage.

Automatic Sprinkler System means:

- (1) Any automatic fire-protective or extinguishing system, including connected:
    - (a) Sprinklers and discharge nozzles;
    - (b) Ducts, pipes, valves and fittings;
    - (c) Tanks, their component parts and supports; and
    - (d) Pumps and private fire protection mains.
  - (2) When supplied from an automatic fire-protective system:
    - (a) Non-automatic, fire-protective systems; and
    - (b) Hydrants, standpipes and outlets.
- 12. Sinkhole Collapse**, meaning loss or damage caused by the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of loss does not include:
- a. The cost of filling sinkholes; or
  - b. Sinking or collapse of land into man-made underground cavities.
- 13. Volcanic Action**, meaning direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:
- a. Airborne volcanic blast or airborne shock waves;
  - b. Ash, dust or particulate matter; or
  - c. Lava flow.

With respect to coverage for Volcanic Action as set forth in **13.a.**, **13.b.** and **13.c.**, all volcanic eruptions that occur within any 168-hour period will constitute a single occurrence. This cause of loss does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

**14. Falling Objects**

But "we" will not pay for loss or damage to:

- a. Personal property in the open; or

- b. The interior of a building or structure, or property inside a building or structure, unless the roof or an outside wall of the building or structure is first damaged by a falling object.

**15. Weight Of Snow, Ice Or Sleet**

But "we" will not pay for loss or damage to personal property outside of buildings or structures, or for loss or damage to lawns, trees, shrubs or plants which are part of a vegetated roof.

**16. Water Damage**

- a. Water Damage, meaning accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of a plumbing, heating, air conditioning or other system or appliance, that is located on the described premises and contains water or steam.

However, Water Damage does not include:

- (1) Discharge or leakage from:

- a. An Automatic Sprinkler System;
- b. A sump or related equipment and parts, including overflow due to sump pump failure or excessive volume of water; or
- c. Roof drains, gutters, downspouts or similar fixtures or equipment;

- (2) The cost to repair any defect that caused the loss or damage;

- (3) Loss or damage caused by or resulting from continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more; or

- (4) Loss or damage caused by or resulting from freezing, unless:

- (a) "You" take all reasonable steps to maintain heat in the building or structure; or
- (b) "You" drain the equipment and shut off the water supply if the heat is not maintained.

- b. If coverage applies subject to **a.** above, and the building or structure containing the system or appliance is Covered Property, "we" will also pay the cost to tear out and replace any part of the building or structure to repair damage to the system or appliance from which the water or steam escapes. But "we" will not pay the cost to

repair any defect that caused the loss or damage.

## **B. Exclusions**

1. "We" will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

### **a. Ordinance Or Law**

The enforcement of or compliance with any ordinance or law:

- (1) Regulating the construction, use or repair of any property; or
- (2) Requiring the tearing down of any property including the cost of removing its debris.

This exclusion, Ordinance Or Law, applies whether the loss results from:

- (a) An ordinance or law that is enforced even if the property has not been damaged; or
- (b) The increased costs incurred to comply with an ordinance or law in the course of construction, repair, renovation, remodeling or demolition of property, or removal of its debris, following a physical loss to that property.

### **b. Earth Movement**

- (1) Earthquake, including tremors and aftershocks and any earth sinking, rising or shifting related to such event;
- (2) Landslide, including any earth sinking, rising or shifting related to such event;
- (3) Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
- (4) Earth sinking (other than sinkhole collapse), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty.

Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

But if Earth Movement, as described in **b.(1) through (4)** above, results in fire or explosion, "we" will pay for the loss or damage caused by that fire or explosion.

- (5) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, "we" will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

This exclusion applies regardless of whether any of the above, in Paragraphs **(1) through (5)**, is caused by an act of nature or is otherwise caused.

### **c. Governmental Action**

Seizure or destruction of property by order of governmental authority.

But "we" will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and

taken at the time of a fire to prevent its spread, if the fire would be covered under this Coverage Part.

### **d. Nuclear Hazard**

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination, results in fire, "we" will pay for the loss or damage caused by that fire.

### **e. Utility Services**

The failure of power, communication, water or other utility service supplied to the described premises, however caused, if the failure:

- (1) Originates away from the described premises; or

- (2) . Originates at the described premises, but only if such failure involves equipment used to supply the utility service to the described premises from a source away from the described premises.

Failure of any utility service includes lack of sufficient capacity and reduction in supply.

Loss or damage caused by a surge of power is also excluded, if the surge would not have occurred but for an event causing a failure of power.

But if the failure or surge of power, or the failure of communication, water or other utility service, results in a Covered Cause of Loss, "we" will pay for the loss or damage caused by that Covered Cause of Loss.

Communication services include but are not limited to service relating to Internet access or access to any electronic, cellular or satellite network.

**f. War And 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.

**g. Water**

- (1) Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);  
(2) Mudslide or mudflow;  
(3) Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;  
(4) Water under the ground surface pressing on, or flowing or seeping through:

- a. Foundations, walls, floors or paved surfaces;  
b. Basements, whether paved or not; or  
c. Doors, windows or other openings; or

- (5) Waterborne material carried or otherwise moved by any of the water referred to in Paragraph (1), (3) or (4), or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs (1) through (5), is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water. But if any of the above, in Paragraphs (1) through (5), results in fire, explosion or sprinkler leakage, "we" will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a Covered Cause of Loss).

**h. "Fungus", Wet Rot, Dry Rot And Bacteria**

Presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria.

But if "fungus", wet or dry rot or bacteria result in a Covered Cause of Loss, "we" will pay for the loss or damage caused by that Covered Cause of Loss.

This exclusion does not apply when "fungus", wet or dry rot or bacteria result from fire or lightning.

Exclusions B.1.a. through B.1.h. apply whether or not the loss event results in widespread damage or affects a substantial area.

**i. Intentional or Illegal Acts**

Intentional 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 venturers; or
- (5) the employees or agents of items (1), (2), (3) or (4) above, whether or not they are at work.

**2. "We" will not pay for loss or damage caused by or resulting from:**

- a.** Artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs, disrupts or otherwise interferes with any:
  - (1)** Electrical or electronic wire, device, appliance, system or network; or
  - (2)** Device, appliance, system or network utilizing cellular or satellite technology. For the purpose of this exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:
    - (a)** Electrical current, including arcing;
    - (b)** Electrical charge produced or conducted by a magnetic or electromagnetic field;
    - (c)** Pulse of electromagnetic energy; or
    - (d)** Electromagnetic waves or microwaves.

But if fire results, "we" will pay for the loss or damage caused by that fire.

- b.** Explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by "you", or operated under "your" control.

But if explosion of steam boilers, steam pipes, steam engines or steam turbines results in fire or combustion explosion, "we" will pay for the loss or damage caused by that fire or combustion explosion.

- c.** Mechanical breakdown, including rupture or bursting caused by centrifugal force.

But if mechanical breakdown results in a Covered Cause of Loss, "we" will pay for the loss or damage caused by that Covered Cause of Loss.

- d.** Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.

**C. Additional Coverages**

**a. Debris Removal**

Subject to Paragraphs **(2)**, **(3)** and **(4)**, "we" will pay "your" expense to remove debris of Covered Property and other debris that is on the described premises, when such debris is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to "us" in writing within 180 days of the date of direct physical loss or damage.

- (1)** Debris Removal does not apply to costs to:

Remove debris of property of "yours" that is not insured under this policy, or property in "your" possession that is not Covered Property;

- (a)** Remove debris of property owned by or leased to the landlord of the building where "your" described premises are located, unless "you" have a contractual responsibility to insure such property and it is insured under this policy;
- (b)** Remove property of others of a type that would not be Covered Property under this Coverage Form;
- (c)** Remove deposits of mud or earth from the grounds of the described premises;
- (d)** Extract "pollutants" from land or water; or
- (e)** Remove, restore or replace polluted land or water.
- (2)** Subject to the exceptions in Paragraph **(4)**, the following provisions apply:
  - (a)** The most "we" will pay for the total of direct physical loss or damage plus debris removal expense is the Limit of Insurance applicable to the Covered Property that has sustained loss or damage.

(b) Subject to (a) above, the amount “we” will pay for debris removal expense is limited to 25% of the sum of the deductible plus the amount that “we” pay for direct physical loss or damage to the Covered Property that has sustained loss or damage. However, if no Covered Property has sustained direct physical loss or damage, the most “we” will pay for removal of debris of other property (if such removal is covered under this Additional Coverage) is \$5,000 at each location.

- (3) “We” will pay up to an additional \$25,000 for debris removal expense, for each location, in any one occurrence of physical loss or damage to Covered Property, if one or both of the following circumstances apply:
- The total of the actual debris removal expense plus the amount “we” pay for direct physical loss or damage exceeds the Limit of Insurance on the Covered Property that has sustained loss or damage.
  - The actual debris removal expense exceeds 25% of the sum of the deductible plus the amount that “we” pay for direct physical loss or damage to the Covered Property that has sustained loss or damage.

Therefore, if (4)(a) and/or (4)(b) applies, “our” total payment for direct physical loss or damage and debris removal expense may reach but will never exceed the Limit of Insurance on the Covered Property that has sustained loss or damage, plus \$25,000.

## (6) Examples

The following examples assume that there is no Coinsurance penalty.

### Example 1

Limit of Insurance:	\$ 90,000
Amount of Deductible:	\$ 500
Amount of Loss:	\$ 50,000
Amount of Loss Payable:	\$ 49,500
	(\$50,000 – \$500)

Debris Removal Expense:	\$ 10,000
Debris Removal Expense Payable:	\$ 10,000
	(\$10,000 is 20% of \$50,000.)

The debris removal expense is less than 25% of the sum of the loss payable plus the deductible. The sum of the loss payable and the debris removal expense (\$49,500 + \$10,000 = \$59,500) is less than the Limit of Insurance. Therefore, the full amount of debris removal expense is payable in accordance with the terms of Paragraph (3).

### Example 2

Limit of Insurance:	\$ 90,000
Amount of Deductible:	\$ 500
Amount of Loss:	\$ 80,000
Amount of Loss Payable:	\$ 79,500
	(\$80,000 – \$500)
Debris Removal Expense:	\$ 40,000
Debris Removal Expense Payable	
Basic Amount:	\$ 10,500
Additional Amount:	\$ 25,000

The basic amount payable for debris removal expense under the terms of Paragraph (3) is calculated as follows: \$80,000 (\$79,500 + \$500) x .25 = \$20,000, capped at \$10,500. The cap applies because the sum of the loss payable (\$79,500) and the basic amount payable for debris removal expense (\$10,500) cannot exceed the Limit of Insurance (\$90,000). The additional amount payable for debris removal expense is provided in accordance with the terms of Paragraph (4), because the debris removal expense (\$40,000) exceeds 25% of the loss payable plus the deductible (\$40,000 is 50% of \$80,000), and because the sum of the loss payable and debris removal expense (\$79,500 + \$40,000 = \$119,500) would exceed the Limit of Insurance (\$90,000). The additional amount of covered debris removal expense is \$25,000, the maximum payable under Paragraph (4). Thus, the total payable for debris removal expense in this example is \$35,500; \$4,500 of the debris removal expense is not covered.

### b. Preservation Of Property

If it is necessary to move Covered Property from the described premises to preserve it from loss or damage by a Covered Cause of Loss, “we” will pay for any direct physical loss or damage to that property:

- (1) While it is being moved or while temporarily stored at another location; and

- (2) Only if the loss or damage occurs within 30 days after the property is first moved.

**c. Fire Department Service Charge**

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, "we" will pay up to \$1,000 for service at each premises described in the Location Schedule. Such limit is the most "we" will pay regardless of the number of responding fire departments or fire units, and regardless of the number or type of services performed.

This Additional Coverage applies to "your" liability for fire department service charges:

- (1) Assumed by contract or agreement prior to loss; or  
(2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

**d. Pollutant Clean-up And Removal**

"We" will pay "your" expense to extract "pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date on which the Covered Cause of Loss occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "pollutants". But "we" will pay for testing which

is performed in the course of extracting the "pollutants" from the land or water.

The most "we" will pay under this Additional Coverage for each described premises is \$25,000 for the sum of all covered expenses arising out of Covered Causes of Loss occurring during each separate 12-month period of this policy.

**D. Limit Of Insurance**

The most "we" will pay for loss or damage in any one occurrence is the applicable Limit Of Insurance shown in the Location Schedule.

The amounts of insurance stated in the following Additional Coverages apply in accordance with the terms of such coverages and are separate from the Limit(s) Of Insurance shown in the Location Schedule for any other coverage:

1. Fire Department Service Charge;  
2. Pollutant Clean-up And Removal;

Payments under the Preservation Of Property Additional Coverage will not increase the applicable Limit of Insurance.

**E. Deductible**

If the adjusted amount of loss is less than or equal to the Deductible, "we" will not pay for that loss. If the adjusted amount of loss exceeds the Deductible, "we" will then subtract the Deductible from the adjusted amount of loss and will pay the resulting amount or the Limit of Insurance, whichever is less.

When the occurrence involves loss to more than one item of Covered Property and separate Limits of Insurance apply, the losses will not be combined in determining application of the Deductible. But the Deductible will be applied only once per occurrence.

**Example 1**

	\$ 250
Deductible:	
Limit of Insurance – Building 1:	\$ 60,000
Limit of Insurance – Building 2:	\$ 80,000
Loss to Building 1:	\$ 60,100
Loss to Building 2:	\$ 90,000

The amount of loss to Building 1 (\$60,100) is less than the sum (\$60,250) of the Limit of Insurance applicable to Building 1 plus the Deductible.

The Deductible will be subtracted from the amount of loss in calculating the loss payable for Building 1:

$$\begin{array}{r} \$ 60,100 \\ - \quad 250 \\ \hline \$ 59,850 \text{ Loss Payable – Building 1} \end{array}$$

The Deductible applies once per occurrence and therefore is not subtracted in determining the amount of loss payable for Building 2. Loss payable for Building 2 is the Limit of Insurance of \$80,000.

Total amount of loss payable:  
 $\$59,850 + \$80,000 = \$139,850$

## Example 2

The Deductible and Limits of Insurance are the same as those in Example 1.

Loss to Building 1:	\$ 70,000
(Exceeds Limit of Insurance plus Deductible)	
Loss to Building 2:	\$ 90,000
(Exceeds Limit of Insurance plus Deductible)	
Loss Payable – Building 1:	\$ 60,000
(Limit of Insurance)	
Loss Payable – Building 2:	\$ 80,000
(Limit of Insurance)	
Total amount of loss payable:	\$ 140,000

## F. Loss Conditions

The following conditions apply in addition to the Policy Conditions:

### 1. Abandonment

There can be no abandonment of any property to "us".

### 2. Appraisal

If "we" and "you" disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property 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 there is an appraisal, "we" will still retain "our" right to deny the claim.

### 3. Duties In The Event Of Loss Or Damage

- a. "You" must see that the following are done in the event of loss or damage to Covered Property:

- (1) Notify the police if a law may have been broken.

- (2) Give "us" prompt notice of the loss or damage. Include a description of the property involved.

- (3) As soon as possible, give "us" a description of how, when and where the loss or damage occurred.

- (4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of "your" expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, "we" will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

- (5) At "our" request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed.

- (6) As often as may be reasonably required, permit "us" to inspect the property proving the loss or damage and examine "your" books and records.

- a. Also, permit "us" to take samples of damaged and undamaged property for inspection, testing and analysis, and permit "us" to make copies from "your" books and records.

- (7) Send "us" a signed, sworn proof of loss containing the information "we" request to investigate the claim. "You" must do this within 60 days after "our" request. "We" will supply "you" with the necessary forms.

- (8) Cooperate with "us" in the investigation or settlement of the claim.

- b. "We" may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

## 4. Loss Payment

- a. In the event of loss or damage covered by this Coverage Form, at "our" option, "we" will either:
  - (1) Pay the value of lost or damaged property;
  - (2) Pay the cost of repairing or replacing the lost or damaged property, subject to **b.** below;
  - (3) Take all or any part of the property at an agreed or appraised value; or
  - (4) Repair, rebuild or replace the property with other property of like kind and quality, subject to **b.** below.

"We" will determine the value of lost or damaged property, or the cost of its repair or replacement, in accordance with the applicable terms of the Valuation Condition in this Coverage Form or any applicable provision which amends or supersedes the Valuation Condition.

- b. The cost to repair, rebuild or replace does not include the increased cost attributable to enforcement of or compliance with any ordinance or law regulating the construction, use or repair of any property.
- c. "We" will give notice of "our" intentions within 30 days after "we" receive the sworn proof of loss.
- d. "We" will not pay "you" more than "your" financial interest in the Covered Property.
- e. "We" may adjust losses with the owners of lost or damaged property if other than "you". If "we" pay the owners, such payments will satisfy "your" claims against "us" for the owners' property. "We" will not pay the owners more than their financial interest in the Covered Property.
- f. "We" may elect to defend "you" against suits arising from claims of owners of property. "We" will do this at "our" expense.
- g. "We" will pay for covered loss or damage within 30 days after "we" receive the sworn proof of loss, if "you" have complied with all of the terms of this Coverage Part, and:
  - (1) "We" have reached agreement with "you" on the amount of loss; or
  - (2) An appraisal award has been made.

## 5. Recovered Property

If either "you" or "we" recover any property after loss settlement, that party must give the other prompt notice. At "your" option, the property will be returned to "you". "You" must then return to "us" the amount "we" paid to "you" for the property. "We" will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

## 6. Valuation

"We" will determine the value of Covered Property in the event of loss or damage up to the agreed amount described in the Location Schedule.

## G. Policy Conditions

The following conditions apply in addition to the Loss Conditions:

### 1. Mortgageholders

- a. The term mortgageholder includes trustee.
- b. "We" will pay for covered loss of or damage to buildings or structures to each

mortgageholder in their order of precedence, as interests may appear.

- c. The mortgageholder has the right to receive loss payment even if the mortgageholder has started foreclosure or similar action on the building or structure.
- d. If "we" deny "your" claim because of "your" acts or because "you" have failed to comply with the terms of this Coverage Part, the mortgageholder will still have the right to receive loss payment if the mortgageholder:
  - (1) Pays any premium due under this Coverage Part at "our" request if "you" have failed to do so;
  - (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from "us" of "your" failure to do so; and
  - (3) Has notified "us" of any change in ownership, occupancy or substantial change in risk known to the mortgageholder.

All of the terms of this Coverage Part will then apply directly to the mortgageholder.

- e. If "we" pay the mortgageholder for any loss or damage and deny payment to "you" because of "your" acts or because "you" have failed to comply with the terms of this Coverage Part:
  - (1) The mortgageholder's rights under the mortgage will be transferred to "us" to the extent of the amount "we" pay; and
  - (2) The mortgageholder's right to recover the full amount of the mortgageholder's claim will not be impaired.

If "we" cancel this policy, "we" will give written notice to the mortgageholder at least:

  - (1) 10 days before the effective date of cancellation if "we" cancel for "your" nonpayment of premium; or
  - (2) 30 days before the effective date of cancellation if "we" cancel for any other reason.
- g. If "we" elect not to renew this policy, "we" will give written notice to the mortgageholder at least 10 days before the expiration date of this policy.
- 2. **Assignment** -- This policy may not be assigned without "our" written consent.
- 3. **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 10 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 effective date of cancellation. The policy period will end on that date.

If this policy is cancelled, "we" will send "you" any premium refund due. The refund will be pro rata. The cancellation will be effective even if "we" have not made or offered a refund.

#### 4. **Concealment, Misrepresentation or Fraud** –

This policy is void in any case of fraud by "you" as it relates to this policy at any time. It is also void if "you" or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This Coverage;
- b. The Covered Property;
- c. "Your" interest in the Covered Property; or
- d. A claim under this Coverage.

#### 5. **Control of Property** – Any act of neglect of any person other than "you" beyond "your" direction or control will not affect this insurance.

The breach of any condition of this Coverage at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

#### 6. **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.

#### 7. **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.

#### 8. **Legal Action Against Us** – No one may bring a legal action against "us" under this Coverage unless:

- a. There has been full compliance with all the terms of this Coverage; and
- b. The action is brought within 2 years after the date on which the direct physical loss or damage occurred.

#### 9. **Liberalization** – If "we" adopt any revision that would broaden coverage under this Coverage without additional premium within 45 days prior to or during the policy period, the broadened coverage will immediately apply to this Coverage.

#### 10. **No Benefit to Bailee** – No person or organization, other than "you" having custody

of Covered Property will benefit from this insurance.

- 11. Other Insurance** – The coverage provided by this policy is primary insurance, unless otherwise stated in a Coverage Section. If other insurance is available to the insured for a loss “we” cover, “our” obligations are limited as follows:

**a. Method of Sharing – Other Insurers**

If this insurance is primary, “our” obligations are not affected unless any of the other insurance is also primary. Then, “we” share with all that other insurance by the method described. In the event that “we” are required to share or contribute with other insurance, if all of the other insurance permits contribution in equal shares, “we” will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of coverage or none of the loss remains, whichever comes first. If any of the insurance does not permit contribution by equal shares, “we” will contribute by limits. Under this method, each insurer’s share is based on the ratio of its applicable limit of coverage to the total applicable limits of coverage of all insurers.

- b. Two or More Coverage Forms or Policies Issued by Us** – If this policy and any other Coverage Form or policy issued to “you” by “us” or any of “our” affiliated companies apply to the same loss, the maximum limit of insurance under all the Coverage Forms or policies will not exceed the highest applicable limit of insurance available under any one Coverage Form or policy. This condition does not apply to any other policy issued by “us” or any of “our” affiliated companies specifically to apply as excess insurance over this policy.

- 12. Policy Period, Coverage, Territory** – Under this Coverage:

- a. “We” cover loss of damage commencing:
  - i. During the policy period shown in the Declarations; and
  - ii. Within the coverage territory.
- b. The coverage territory is:
  - i. The United States of America (including its territories and possessions);
  - ii. Puerto Rico; and
  - iii. Canada.

- 13. Premiums** – The first named entity on the Declarations Page:

- a. Is responsible for the payment of all premiums; and
- b. Will be the payee for any return premiums “we” pay.

- 14. Transfer of Your Rights and Duties Under This Policy** – “Your” rights and duties under this policy may not be transferred without “our” written consent.

#### H. Definitions

- 1. “Fungus” means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
- 2. “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.

## **THEFT EXCLUSION**

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### **PERILS EXCLUDED**

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The following exclusion is added.

Theft – “We” do not cover loss caused by “theft”. This does not include:

1. Loss that occurs due to looting or pillaging at the time and place of a riot or civil commotion; or
2. Damage to buildings or structures caused by the burglars breaking in or exiting.

But if theft results in a covered peril, “we” cover the loss or damage caused by that covered peril.



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

## **WATER DAMAGE EXCLUSION**

This endorsement modifies insurance provided under the Vacant Buildings in Disposition Status Policy

### **SCHEDULE**

<b>Premises</b>
All Covered Locations
Information required to complete this Schedule, if not shown above, will be shown in the Location Schedule.

With respect to the location(s) indicated in the Schedule, the following provisions apply.

**A.** Section A.3. Covered Causes of Loss, 14. **Water Damage** is deleted in its entirety. Thus, Water Damage is not a Covered Cause of Loss.

**B.** The following is added to the **Exclusions** section:

#### **WATER DAMAGE**

Water Damage, meaning accidental discharge or leakage of water or steam as the direct result of the breaking apart or cracking of a plumbing, heating, air conditioning or other system or appliance, that is located on the described premises and contains water or steam.

This includes:

1. Discharge and leakage from:
  - a. An Automatic Sprinkler System;
  - b. A sump or related equipment and parts, including overflow due to sump pump failure or excessive volume of water; or
  - c. Roof drains, gutters, downspouts or similar fixtures or equipment;

2. The cost to repair any defect that caused the loss or damage;
3. Loss or damage caused by or resulting from continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more; or
4. Loss or damage caused by or resulting from freezing, unless:
  - a. "You" take all reasonable steps to maintain heat in the building or structure; or
  - b. "You" drain the equipment and shut off the water supply if heat is not maintained.

But if Water Damage results in a cause of loss other than those identified in 1. 2. 3, or 4, and that resulting cause of loss is a Covered Cause of Loss, "we" will pay for the loss or damage caused by such Covered Cause of Loss. For example, if the Water Damage causes a fire, the loss or damage attributable to the fire is covered subject to any other applicable policy provisions.

The terms of the Water Damage Exclusion, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this policy.

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

## **VANDALISM EXCLUSION**

This endorsement modifies insurance provided under the Vacant Buildings in Disposition Status policy.

### **SCHEDULE**

<b>Premises</b>
All Covered Locations
Information required to complete this Schedule, if not shown above, will be shown in the Location Schedule.

With respect to the location(s) indicated in the Schedule, the following provisions apply.

- A. Section 3. Covered Causes of Loss, 8. Vandalism is deleted in its entirety. Thus, vandalism is not a Covered Cause of Loss.**
- B. The following is added to the Exclusions section:**

#### **VANDALISM**

Vandalism, meaning willful and malicious damage to, or destruction of, the described property.  
But if vandalism results in a Covered Cause of Loss, "we" will pay for the loss or damage caused by that Covered Cause of Loss.

This endorsement changes  
the policy  
-- PLEASE READ THIS CAREFULLY --

## 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. **Duties in The Event of Loss or Damage** 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 **Additional 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.

- 4. Under **Additional 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.



HSCP 0610 01 15

This endorsement changes  
the policy  
-- PLEASE READ THIS CAREFULLY --

## **CERTIFIED ACT OF TERRORISM EXCLUSION**

1. The following definition is added.

"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:

- a. to be an act of terrorism;
- b. to be a violent act or an act that is dangerous to human life, property, or infrastructure;
- c. to have resulted in damage:
  - 1) within the United States; or
  - 2) 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;
- d. 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
- e. 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.

2. The following exclusion is added.

### **CERTIFIED ACT OF TERRORISM EXCLUSION**

"We" will not pay for loss or damage caused directly or indirectly by a "certified act of terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

3. 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.

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

## **WINDSTORM OR HAIL EXCLUSION**

This endorsement modifies insurance provided under the Vacant Buildings in Disposition Status policy.

### **SCHEDULE**

<b>Premises</b>
All Covered Locations
Information required to complete this Schedule, if not shown above, will be shown in the Location Schedule.

With respect to the location(s) indicated in the Schedule, the following provisions apply.

- A.** Section A.3. Covered Causes of Loss, 4. Windstorm or Hail is deleted in its entirety. Thus, Windstorm or Hail is not a Covered Cause of Loss
- B.** The following is added to the **Exclusions** section:

#### **WINDSTORM OR HAIL**

"We" will not pay for loss or damage:

1. Caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage; or
2. Caused by rain, snow, sand or dust, whether driven by wind or not, if that loss or damage would not have occurred but for the Windstorm or Hail.

But if Windstorm or Hail results in a cause of loss other than rain, snow, sand or dust, and that resulting cause of loss is a Covered Cause of Loss, "we" will pay for the loss or damage caused by such Covered Cause of Loss. For example, if the Windstorm or Hail damages a heating system and fire results, the loss or damage attributable to the fire is covered subject to any other applicable policy provisions.

- B.** The terms of the Windstorm Or Hail exclusion, or the inapplicability of this exclusion to a particular loss, do not serve to create coverage for any loss that would otherwise be excluded under this policy.

## EXCLUSION OF LOSS DUE TO ALUMINUM WIRING

As specified below, this endorsement modifies the provisions of **VACANT BUILDINGS IN DISPOSITION STATUS**

The following is added to **B. Exclusions**:

j. **Aluminum Wiring**

Direct physical loss or damage to Covered Property at the premises caused by or resulting from the use of aluminum wiring, however;

We will pay for loss or damage to Covered Property if the aluminum wiring was remediated by a licensed electrician using the AlumiConn or Copalum connector methods; and all such remediation, including modifications and additions to installed wiring, was completed, inspected and approved and in compliance with all applicable local codes and laws.

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

## **EXCLUSION – TRADE OR ECONOMIC SANCTIONS**

As specified below, this endorsement modifies the provisions of all Coverage Parts of the policy.

This insurance does not apply to the extent that the provision of such insurance or payment of a claim would expose "us" to any sanction, prohibition or restriction under United Nations resolutions, or to any trade or economic sanctions, laws or regulations of the European Union or the United States of America.

All other "terms" of the policy apply, except as amended by this endorsement.