PERSONAL UMBRELLA
FORMS

July 1, 2012
AGREEMENT
In return for payment of the premium and subject to all the terms of this policy, we agree with you as follows:

I. Definitions
A. Throughout this policy, "you" and "your" refer to:
   1. The "named insured" shown in the Declarations; and
   2. The spouse if a resident of the same household.
B. "We", "us" and "our" refer to the Company providing this insurance.
C. For purposes of this policy, a private passenger type auto, pickup or van shall be deemed to be owned by a person if leased:
   1. Under a written agreement to that person; and
   2. For a continuous period of at least 6 months.
Other words and phrases are defined. They are in quotation marks when used.
D. "Auto" means:
   1. A private passenger motor vehicle, motorcycle, moped or motor home; or
   2. While towed by a private passenger motor vehicle, a trailer, farm wagon or farm implement.
E. "Bodily injury" means bodily harm, sickness or disease, including required care, loss of services and death that results.
F. "Business" includes trade, profession or occupation.
G. "Family member" means a resident of your household who is:
   1. Your relative, including a ward or foster child; or
   2. Under the age of 21 and in the care of you or an "insured" who is age 21 or over.
H. "Fuel System" means:
   1. One or more containers, tanks or vessels which have a total combined storage capacity of 100 or more U.S. gallons of liquid fuel; and:
      a. Are, or were, located on any single location covered by "underlying insurance"; and
      b. Are, or were, used to hold liquid fuel that is intended to be used solely for one or more of the following:
         (1) To heat or cool a building;
         (2) To heat water;
         (3) To cook food; or
         (4) To power motor vehicles, other motorized land conveyances or watercraft owned by an "insured";
   2. Any pumping apparatus, which includes the motor, gauge, nozzle, hose or pipes that are, or were, connected to one or more containers, tanks or vessels described in Paragraph H.1.;
   3. Filler pipes and flues connected to one or more containers, tanks or vessels described in Paragraph H.1.;
   4. A boiler, furnace or a water heater, the liquid fuel for which is stored in a container, tank or vessel described in Paragraph H.1.;
   5. Fittings and pipes connecting the boiler, furnace or water heater to one or more containers, tanks or vessels described in Paragraph H.1.; or
   6. A structure that is specifically designed and built to hold the liquid fuel that escapes from one or more containers, tanks or vessels described in Paragraph H.1.
I. "Insured" means:
   1. You.
   2. A "family member".
   3. Any person using an "auto", "recreational motor vehicle", or watercraft, which is owned by you and covered under this policy. Any person using a temporary substitute for such "auto" or "recreational motor vehicle" is also an "insured".
   4. Any other person or organization but only with respect to the legal responsibility for acts or omissions of you or any "family member" while you or any "family member" is using an "auto" or "recreational motor vehicle" covered under this policy. However, the owner or lessor of an "auto" or "recreational motor vehicle" loaned to or hired for use by an "insured" or on an "insured's" behalf, is not an "insured".
5. With respect to animals owned by you or any "family member", any person or organization legally responsible for such animals. However, a person or organization using or having custody of such animals in the course of any "business" or without the consent of the owner is not an "insured".

J. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in:

1. "Bodily injury"; or
2. "Property damage".

K. "Personal injury" means injury arising out of one or more of the following offenses:

1. False arrest, detention or imprisonment;
2. Malicious prosecution;
3. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor.
4. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
5. Oral or written publication of material that violates a person's right of privacy.

L. "Property damage" means physical injury to, destruction of, or loss of use of tangible property.

M. "Recreational motor vehicle" means:

1. All-terrain vehicle;
2. Dune buggy;
3. Golf cart;
4. Snowmobile; or
5. Any other motorized land vehicle which is designed for recreational use off public roads.

N. "Retained limit" means:

1. The total limits of any "underlying insurance" or any other insurance that applies to an "occurrence" or offense which:
   a. Are available to an "insured"; or
   b. Would have been available except for the bankruptcy or insolvency of an insurer providing "underlying insurance"; or
2. The deductible, if any, as stated in the Declarations, if the "occurrence" or offense:
   a. Is not covered by "underlying insurance" or any other insurance.

O. "Underlying insurance" means any policy providing the "insured" with primary liability insurance covering one or more of the types of liability listed in the Declarations and at limits no less than the retained policy limits shown for those types of liability listed in the Declarations.

II. Coverages

A. Insuring Agreement

We will pay damages, in excess of the "retained limit", for:

1. "Bodily injury" or "property damage" for which an "insured" becomes legally liable due to an "occurrence" to which this insurance applies; and
2. "Personal injury" for which an "insured" becomes legally liable due to one or more offenses listed under the definition of "personal injury" to which this insurance applies.

Damages include prejudgment interest awarded against the "insured".

B. Defense Coverage

1. If a claim is made or a suit is brought against an "insured" for damages because of "bodily injury" or "property damage" caused by an "occurrence" or "personal injury" caused by an offense to which this policy applies, we:
   a. Will provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. However, we are not obligated to defend any suit or settle any claim if:
      (1) The "occurrence" is covered by other "underlying insurance" available to an "insured";
      (2) There is no applicable "underlying insurance" in effect at the time of the "occurrence" or offense and the amount of damages claimed or incurred is less than the applicable deductible amount shown in the Declarations.
   b. May join, at our expense, with the "insured" or any insurer providing "underlying insurance" in the investigation, defense or settlement of any claim or suit which we believe may require payment under this policy.

However, we will not contribute to the costs and expenses incurred by any insurer providing "underlying insurance"; and
c. Will pay any expense incurred for the "insured's" defense, with our written consent, in any country where we are prevented from defending an "insured" because of laws or other reasons.

2. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when the amount we pay for damages in judgment or settlements resulting from the "occurrence" or offense equals our limit of liability.

C. Additional Coverages

In addition to our limit of liability, we will pay:

1. Expenses we incur and costs taxed against an "insured" in any suit we defend;

2. Premiums on bonds required in a suit we defend, but not for bond amounts to the extent they exceed our limit of liability. We need not apply for or furnish any bond; and

3. Reasonable expenses incurred by an "insured" at our request, including actual loss of earnings (but not loss of other income) up to $250 per day, for assisting us in the investigation or defense of a claim or suit; and

4. Interest on our share of the judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court, that part of the judgment which does not exceed the limit of liability that applies.

D. Limit Of Liability

1. Our total liability under this policy for all damages resulting from any one "occurrence" or offense will not be more than the limit of liability as shown in the Declarations of this policy. This limit is the most we will pay regardless of the number of "insureds", claims made, persons injured, or vehicles involved in an accident.

III. Exclusions

A. The coverages provided by this policy do not apply to:

1. "Bodily injury" or "property damage" arising out of an act which is expected or intended by an "insured" to cause "bodily injury" or "property damage". This Exclusion (A.1.) applies even if the "bodily injury" or "property damage":
   a. Is of a different kind, quality or degree than expected or intended; or
   b. Is sustained by a different person or entity than expected or intended.

However, this Exclusion (A.1.) does not apply to:

a. "Bodily injury" resulting from the use of reasonable force by an "insured" to protect persons or property; or
b. "Bodily injury" or "property damage" resulting from the use of reasonable force by an "insured" to prevent or eliminate danger in the operation of "autos", "recreational motor vehicles" or watercraft;

2. "Personal injury":

a. Arising out of oral or written publication of material, if done by or at the direction of the "insured" with knowledge of its falsity;

b. Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;

c. Arising out of a criminal act committed by or at the direction of one or more "insureds";

3. "Bodily injury", "personal injury" or "property damage" arising out of the rental or holding for rental of any part of any premises by an "insured". However, this Exclusion (A.3.) does not apply to the rental or holding for rental of:

a. The residence premises shown in the Declarations:
   (1) On an occasional basis if used only as a residence;
   (2) In part, for use only as a residence, unless a single family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
   (3) In part, as an office, school, studio or private garage;

b. Any part of a one to four family dwelling other than the residence premises to the extent that personal liability coverage is provided by "underlying insurance";

c. A condominium, cooperative, or apartment unit other than the residence premises to the extent that personal liability coverage is provided by "underlying insurance";
4. "Bodily injury", "personal injury" or "property damage" arising out of or in connection with a "business" engaged in by an "insured". This Exclusion (A.4.) applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".
However, this Exclusion (A.4.) does not apply to:
   a. Civic or public activities performed by an "insured" without compensation other than reimbursement of expenses;
   b. An insured minor involved in self-employed "business" pursuits, which are occasional or part-time and customarily undertaken on that basis by minors. A minor means a person who has not attained his or her:
      (1) 18th birthday; or
      (2) 21st birthday if a full-time student;
   c. The providing of home day care service, but only when:
      (1) An "insured" renders such service to a relative of an "insured"; or
      (2) A mutual exchange of home day care services agreement exists which involves no monetary or other compensation;
   d. The use of an "auto" you own, or a temporary substitute for such "auto", by you, a "family member" or a partner, agent or employee of you or a "family member" while employed or otherwise engaged in the "business" of:
      (1) Selling;
      (2) Repairing;
      (3) Servicing;
      (4) Storing; or
      (5) Parking;
      vehicles designed for use mainly on public highways;
   e. The use of an "auto" for "business" purposes, other than an auto business, by an "insured". However, we do not provide coverage for liability arising out of the ownership or operation of an "auto" while it is being used as a public or livery conveyance. This Exclusion (A.4.e) does not apply to a share-the-expense car pool;

5. "Bodily injury", "personal injury" or "property damage" arising out of the rendering of or failure to render professional services;

6. "Bodily injury" or "property damage" arising from:
   a. The ownership, maintenance, use, loading or unloading of an aircraft;
   b. The entrustment by an "insured" of an aircraft to any person; or
   c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an aircraft.

An aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo;

7. "Bodily injury" or "property damage" arising from:
   a. The ownership, maintenance, use, loading or unloading of any watercraft;
   b. The entrustment by an "insured" of any watercraft to any person; or
   c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using any watercraft.

However, this Exclusion (A.7.) does not apply to the extent that watercraft coverage is provided by "underlying insurance" at the time of the "occurrence".

8. "Bodily injury" or "property damage" arising from:
   a. The ownership, maintenance, use, loading or unloading of any "recreational motor vehicle" owned by you or any "family member";
   b. The entrustment by an "insured" of any "recreational motor vehicle", owned by you or any "family member", to any person; or
   c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using any "recreational motor vehicle" owned by you or any "family member".

However, this Exclusion (A.8.) does not apply to the extent that "recreational motor vehicle" coverage is provided by "underlying insurance" at the time of the "occurrence".
9. "Bodily injury" or "property damage" caused directly or indirectly by war, including the following and any consequence of any of the following:
   a. Undeclared war, civil war, insurrection, rebellion or revolution;
   b. Warlike act by a military force or military personnel; or
   c. Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental;

10. A person using an "auto", "recreational motor vehicle" or watercraft without a reasonable belief that that person is entitled to do so. This Exclusion (A.10.) does not apply to a "family member" using an "auto", "recreational motor vehicle" or watercraft you own;

11. The use of "autos", "recreational motor vehicles" or watercraft while they are being operated in, or practicing for, any prearranged or organized race, speed contest or other similar competition. However, this Exclusion (A.11.) does not apply to:
   a. Sailboats; or
   b. Watercraft involved in predicted log cruises;

12. "Bodily injury" or "personal injury" to you or any "family member";

13. "Bodily injury" or "personal injury" arising out of:
   a. The transmission of a communicable disease by an "insured";
   b. Sexual molestation, corporal punishment or physical or mental abuse; or
   c. The use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s) as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812. Controlled Substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs. However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed physician;

14. "Bodily injury", "personal injury" or "property damage" arising out of an act or omission of an "insured" as an officer or member of a board of directors of a corporation or organization. However, this Exclusion (A.14.) does not apply if the corporation or organization is not-for-profit and the "insured" receives no compensation other than reimbursement of expenses;

15. "Property damage" to property owned by the "insured";

16. "Property damage" to property rented to, occupied or used by, or in the care, custody or control of, the "insured" to the extent that the "insured" is obligated by contract to provide insurance for such property. However, this Exclusion (A.16.) does not apply to "property damage" caused by fire, smoke or explosion;

17. "Bodily injury" to any person eligible to receive any benefits:
   a. Voluntarily provided; or
   b. Required to be provided; by an "insured" under any:
      a. Workers compensation law;
      b. Non-occupational disability law; or
      c. Occupational disease law;

18. "Bodily injury" or "property damage" for which an "insured" under this policy:
   a. Is also an insured under a nuclear energy liability policy issued by the:
      (1) Nuclear Energy Liability Insurance Association;
      (2) Mutual Atomic Energy Liability Underwriters; or
      (3) Nuclear Insurance Association of Canada;
      or any of their successors; or
   b. Would be an insured under that policy but for the exhaustion of its limit of liability;

19. "Bodily injury", "personal injury" or "property damage" caused by an "occurrence" or offense involving the escape of fuel from a "fuel system";

20. "Bodily injury" or "personal injury" caused by an "occurrence" or offense involving the absorption, ingestion or inhalation of lead;

21. "Personal injury" or "property damage" caused by an "occurrence" or offense of lead contamination.

B. Liability coverage does not apply to any loss assessment charged against you as a member of an association, corporation or community of property owners.

C. We do not provide:
   1. Automobile no-fault or any similar coverage under this policy; or
   2. Uninsured Motorists Coverage, Underinsured Motorists Coverage, or any similar coverage unless this policy is endorsed to provide such coverage.
IV. Maintenance Of Underlying Insurance

You must maintain the "underlying insurance" at the full limits stated in the Declarations with no change to more restrictive conditions during the term of this policy. If any "underlying insurance" is cancelled or not renewed and not replaced, you must notify us at once.

If you fail to maintain "underlying insurance", we will not be liable under this policy for more than we would have been liable if that "underlying insurance" was in effect.

V. Duties After Loss

A. In case of an "occurrence" or offense likely to involve the insurance under this policy, the "insured" must give written notice to us or our agent as soon as is practical. Such notice shall set forth:

1. The identity of the policy and "insured";
2. Reasonably available information about the time, place and circumstances of the "occurrence" or offense; and
3. The names and addresses of any claimants and witnesses.

B. If a claim is made or a suit is brought against an "insured", the "insured" must:

1. Notify us immediately in writing;
2. Promptly forward to us every notice, demand, summons or other process relating to the "occurrence" or offense;
3. At our request, help us:
   a. To make settlement;
   b. To enforce any right of contribution or indemnity against any person or organization who may be liable to an "insured";
   c. With the conduct of suits and attend hearings and trials; and
   d. To secure and give evidence and obtain the attendance of witnesses.

C. The "insured" will not, except at the "insured's" own cost, voluntarily make payment, assume obligation or incur expense to others.

VI. General Provisions

A. Appeals

If the "insured" or any insurer providing "underlying insurance" elects not to appeal a judgment which exceeds the "retained limit", we may do so at our own expense. We will pay all costs, taxes, expenses and interest related to our appeal. The amounts we pay will be in addition to our limit of liability.

B. Bankruptcy Of An Insured

Bankruptcy or insolvency of an "insured" will neither:

1. Relieve us of our obligations under this policy; nor
2. Operate to cause this policy to become primary in the event the "insured" is unable to satisfy the "retained limit" either because of insufficient "underlying insurance" or insufficient personal assets.

C. Bankruptcy Of An Underlying Insurer

In the event of bankruptcy or insolvency of any "underlying insurer", the insurance afforded by this policy shall not replace such "underlying insurance", but shall apply as if the "underlying insurance" was valid and collectible.

D. Fraud

We do not provide coverage for any "insured" who has made fraudulent statements or engaged in fraudulent conduct in connection with any "occurrence" or offense for which coverage is sought under this policy.

E. Liberalization Clause

If we make a change which broadens coverage under this edition of our policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change in your state, provided that this implementation date falls within 60 days prior to or during the policy period stated in the Declarations.

This Liberalization Clause does not apply to changes implemented through introduction of a subsequent edition of our policy.

F. Other Insurance

The coverage afforded by this policy is excess over any other insurance available to an "insured", except insurance written specifically to be excess over this policy.

G. Our Right To Recover Payment

If we make a payment under this policy, we are entitled to exercise the "insured's" rights of recovery against any person liable for the loss. The "insured" must do nothing after loss to prejudice those rights.

H. Policy Period And Territory

The policy period is stated in the Declarations. This policy applies to an "occurrence" or offense which takes place anywhere in the world.
I. Severability Of Insurance

This insurance applies separately to each "insured". However, this provision will not in-crease our limit of liability for any one "occurrence" or offense.

J. Suit Against Us

1. No legal action can be brought against us:
   a. Unless there has been full compliance with all the terms of this policy; and
   b. Until the obligation of the "insured" has been determined by final judgment or by agreement signed by us.

2. No person or organization has any right under this policy to join us as a party to any legal action against an "insured".

K. Termination

1. Cancellation By You
   You may cancel this policy by:
   a. Returning it to us; or
   b. Giving us advance written notice of the date cancellation is to take effect.

2. Cancellation By Us
   We may cancel this policy only for the rea-sons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the Declarations.
   Proof of mailing will be sufficient proof of notice.
   a. When you have not paid the premium, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect.
   b. When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by letting you know at least 10 days before the date cancellation takes ef-fect.
   c. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel by letting you know at least 30 days before the date cancellation takes effect.

3. Nonrenewal
   We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

4. Other Termination Provisions
   c. When this policy is cancelled, the prem-ium for the period from the date of cancellation to the expiration date will be refunded pro rata.

   d. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will re-fund it within a reasonable time after the date cancellation takes effect.

L. Transfer Of Your Interest In This Policy

1. Your rights and duties under this policy may not be assigned without our written consent. However, if you die, coverage will be provided for:
   a. The surviving spouse if resident in the same household at the time of death. Coverage applies to the spouse as if a named insured shown in the Declarations;
   b. Any member of your household who is an "insured" at the time of your death, but only while a resident of the resi-dence premises; or
   c. The legal representative of the deceased person as if a named insured shown in the Declarations. This applies only with respect to the representative's legal responsibility to maintain or use your "autos" or premises covered under this policy.

2. Coverage will only be provided until the end of the policy period.


This policy contains all the agreements be-tween you and us. Its terms may not be changed or waived except by endorsement is-sued by us. If a change requires a premium adjustment, we will adjust the premium as of the effective date of the change.
This endorsement changes the policy. Please read it carefully.

Personal Umbrella Liability Policy
Auto Liability Exclusion Endorsement

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

III. Exclusions

The following exclusion is added:

The coverages provided by this policy do not apply to "bodily injury" or "property damage" arising from:

a. The ownership, maintenance, use, loading or unloading of "autos" owned or operated by or rented or loaned to an "insured";

b. The entrustment by an "insured" of an "auto" to any person; or

c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an "auto".

This exclusion does not apply to:

a. A trailer not towed by or carried on an "auto";

b. An "auto" not subject to motor vehicle registration which is:

   (1) Used to service an "insured's" residence;
   (2) Designed for assisting the handicapped; or
   (3) In dead storage on an "insured location".

This endorsement must be attached to the Change Endorsement when issued after the policy is written.
PERSONAL LIABILITY
DL 98 12 06 98

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL UMBRELLA LIABILITY POLICY
AUTO LIABILITY FOLLOWING FORM ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

III. Exclusions

The following exclusion is added:

The coverages provided by this policy do not apply to "bodily injury" or "property damage" arising from:

a. The ownership, maintenance, use, loading or unloading of "autos" owned or operated by or rented or loaned to an "insured";

b. The entrustment by an "insured" of an "auto" to any person; or

c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an "auto".

However, this exclusion does not apply to the extent that "auto" coverage is provided by "underlying insurance" at the time of the "occurrence" or offense.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.
PERSONAL LIABILITY
DL 98 13 06 98

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL UMBRELLA LIABILITY POLICY
EXCLUSION – DESIGNATED AUTO ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

SCHEDULE

Description Of Designated Auto(s):

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

III. Exclusions

The following exclusion is added:

The coverages provided by this policy do not apply to "bodily injury" or "property damage" arising from:

a. The ownership, maintenance, use, loading or unloading of any "auto" described in the Schedule of this endorsement;

b. The entrustment by an "insured" of any "auto" described in the Schedule of this endorsement to any person; or

c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using any "auto" described in the Schedule of this endorsement.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.
PERSONAL UMBRELLA LIABILITY POLICY
EXCLUSION – DESIGNATED RECREATIONAL MOTOR VEHICLE ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

SCHEDULE

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<tr>
<th>Description Of Designated Recreational Motor Vehicle(s):</th>
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(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

III. Exclusions

The following exclusion is added:

The coverages provided by this policy do not apply to "bodily injury" or "property damage" arising from:

a. The ownership, maintenance, use, loading or unloading of any "recreational motor vehicle" described in the Schedule of this endorsement;

b. The entrustment by an "insured" of any "recreational motor vehicle" described in the Schedule of this endorsement to any person; or

c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using any "recreational motor vehicle" described in the Schedule of this endorsement.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.
PERSONAL UMBRELLA LIABILITY POLICY
EXCLUSION – DESIGNATED WATERCRAFT ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

SCHEDULE

Description Of Designated Watercraft(s):

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

III. Exclusions

The following exclusion is added:

The coverages provided by this policy do not apply to “bodily injury” or “property damage” arising from:

a. The ownership, maintenance, use, loading or unloading of any watercraft described in the Schedule of this endorsement;

b. The entrustment by an "insured" of any watercraft described in the Schedule of this endorsement to any person; or

c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using any watercraft described in the Schedule of this endorsement.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.
PERSONAL UMBRELLA LIABILITY POLICY
EXCLUSION – ALL HAZARDS IN CONNECTION WITH DESIGNATED PREMISES
ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

SCHEDULE

Description And Location Of Designated Premises:

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

III. Exclusions

The following exclusion is added:

The coverages provided by this policy do not apply to “bodily injury”, “personal injury” or “property damage” arising from:

a. The ownership, maintenance, or use, of the premises shown in the Schedule or any property located on these premises;

b. Operations on those premises or elsewhere which are necessary or incidental to the ownership, maintenance or use of those premises.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.
PERSONAL LIABILITY
DL 98 17 04 02

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL UMBRELLA LIABILITY POLICY
EXCLUSION – FUNGI, WET OR DRY ROT, OR BACTERIA ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

I. Definitions

The following definition is added:

"Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

However, this does not include any fungi that are, are on, or are contained in, a good or product intended for consumption.

III. Exclusions

The following exclusion is added:

The coverages provided by this policy do not apply to "bodily injury", "personal injury" or "property damage" arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.
SECTION I – DEFINITIONS
Section I is amended as follows:
The definition of "insured" is replaced by the following:
"Insured" means:
1. You.
2. A "family member".
3. Any person using or responsible for the use of an "auto", "recreational motor vehicle", or watercraft, which is owned by you and covered under this policy. Any person using a temporary substitute for such "auto" or "recreational motor vehicle" is also an "insured".
4. Any other person or organization but only with respect to the legal responsibility for acts or omissions of you or any "family member" while you or any "family member" is using or is responsible for the use of an "auto" or "recreational motor vehicle" covered under this policy. However, the owner or lessor of an "auto" or "recreational motor vehicle" loaned to or hired for use by an "insured" or on an "insured's" behalf, is not an "insured".
5. With respect to animals owned by you or any "family member", any person or organization legally responsible for such animals. However, a person or organization using or having custody of such animals in the course of any "business" or without the consent of the owner is not an "insured".

SECTION III – EXCLUSIONS
Section III is amended as follows:
A. Paragraph d. under Exclusion A.4. is replaced by the following:
However, this Exclusion (A.4.) does not apply to:
d. The use of an "auto" you own, or a temporary substitute for such "auto", by you, a "family member" or a director, stockholder, partner, agent or employee of you or a "family member" while employed or otherwise engaged in the "business" of:
(1) Selling;
(2) Repairing;
(3) Servicing;
(4) Storing; or
(5) Parking;
vehicles designed for use mainly on public highways;
B. Exclusion A.12. does not apply.

SECTION VI – GENERAL PROVISIONS
Section VI is amended as follows:
A. Paragraph B. Bankruptcy Of An Insured is replaced by the following:

BANKRUPTCY OF AN INSURED
Bankruptcy or insolvency of an "insured" or an insured's estate will neither:
1. Relieve us of our obligations under this policy; nor
2. Operate to cause this policy to become primary in the event the "insured" is unable to satisfy the "retained limit" either because of insufficient "underlying insurance" or insufficient personal assets.

B. Paragraph J. Suit Against Us is replaced by the following:

**SUIT AGAINST US**

1. No legal action can be brought against us:
   a. Unless there has been full compliance with all the terms of this policy; and
   b. Until the obligation of the "insured" has been determined by final judgment or by agreement signed by us. If the amount of the obligation is returned unsatisfied, legal action may then be maintained against us for the amount of the obligation that does not exceed the limits of applicable coverage under this policy.

2. No person or organization has any right under this policy to join us as a party to any legal action against an "insured".

C. Item 4. Other Termination Provisions under the Termination Provision is replaced by the following:

**OTHER TERMINATION PROVISIONS**

a. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.

b. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

D. Paragraph M. Waiver Or Change Of Policy Provisions is replaced by the following:

**WAIVER OR CHANGE OF POLICY PROVISIONS**

This policy contains all the agreements between you and us. Its terms may not be changed or waived except by endorsement issued by us. If a change requires a premium adjustment, we will adjust the premium as of the effective date of the change using the rates and rules in effect as of the effective date of the policy.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL UMBRELLA LIABILITY POLICY
RURAL ESTATE PERSONAL LIABILITY COVERAGE
ENDORSEMENT

The following provisions apply with respect to the farming operations described in the Schedule or in the Declarations:

SECTION I – DEFINITIONS

The following definitions are replaced:
A. "Retained limit" means the total limits of any "underlying insurance" or any other insurance that applies to an "occurrence" which:
   1. Are available to an "insured"; or
   2. Would have been available except for the bankruptcy or insolvency of an insurer providing "underlying insurance".

B. "Underlying insurance" means any policy or endorsement listed in the Schedule or in the Declarations providing the "insured" with primary liability insurance covering "bodily injury" or "property damage" liability arising out of or in connection with the farming operations described in the Schedule or in the Declarations and at limits no less than the retained policy limits shown in the Schedule or in the Declarations for such liability coverage.

SECTION II – COVERAGES

The Limits Of Liability provision is replaced by the following:

Our total liability for all damages resulting from any one "occurrence" because of "bodily injury" and "property damage" will not be more than the limit of liability as shown in the Schedule or in the Declarations of this policy for Excess Incidental Farming Personal Liability Coverage. This limit is the most we will pay regardless of the number of "insureds", claims made or persons injured.

SECTION III – EXCLUSIONS

A. The following exclusion is replaced:

Exclusion A.3. is replaced by the following:

The coverages provided by this policy do not apply to:

3. "Bodily injury", "personal injury" or "property damage" arising out of or in connection with a "business":
   a. Engaged in by an "insured"; or
   b. Conducted from:
      (1) Any part of a premises owned by or rented to an "insured"; or
      (2) Vacant land owned by or rented to an "insured".

This Exclusion (A.3.) applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business".

However, this Exclusion (A.3.) does not apply to "bodily injury" or "property damage" arising out of the farming operations described in the Schedule or in the Declarations to the extent that coverage is provided by "underlying insurance" at the time of the "occurrence".
B. The following exclusion is added:

The coverages provided by this endorsement do not apply to "bodily injury" or "property damage" arising out of:

1. The ownership of any "auto", "recreational motor vehicle" or watercraft by an "insured";
2. The maintenance, occupancy, operation, use, loading or unloading of any "auto", "recreational motor vehicle" or watercraft by any person;
3. The entrustment of any "auto", "recreational motor vehicle" or watercraft by an "insured" to any person;
4. The failure to supervise or negligent supervision of any person involving any "auto", "recreational motor vehicle" or watercraft by an "insured"; or
5. Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving any "auto", "recreational motor vehicle" or watercraft.

This exclusion does not apply to the extent that coverage is provided for an "auto" by "underlying insurance" at the time of the "occurrence".

SECTION IV – MAINTENANCE OF UNDERLYING INSURANCE

The Maintenance Of Underlying Insurance provision is replaced by the following:

A. You must maintain the "underlying insurance":

1. At the full limits stated in the Schedule or in the Declarations; and
2. With no change to more restrictive conditions during the term of this policy.

B. If any "underlying insurance" is canceled or not renewed and not replaced, you must notify us at once. If you fail to maintain "underlying insurance", we will not be liable under this policy for more than we would have been liable if that "underlying insurance" was in effect.

SECTION VI – GENERAL PROVISIONS

The following General Provision is added:

EXAMINATION OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this coverage at any time during the policy period and up to three years afterward.

The following section is added:

SECTION VII – CHANGES

Except as provided in Paragraph B. of Section IV – Maintenance Of Underlying Insurance, we must be notified of any change to the "underlying insurance" shown in the Schedule or in the Declarations within 30 days of the effective date of the change.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.
YOUR POLICY HAS CHANGED. PLEASE READ IT CAREFULLY

PERSONAL UMBRELLA LIABILITY POLICY

ADDITIONAL INSURED

The definition of “insured” in this policy includes the persons or organizations named in the declarations as additional insured but only with respect to the “residence premises”.

This coverage does not apply to “bodily injury” or “personal injury” to any employee arising out of or in the course of the employee’s employment by the persons or organizations named as additional insured in the declarations.

If we decide to cancel or not to renew this policy, the parties named as additional insureds in the declarations will be notified in writing.

The following is added to the Definitions section of the policy:

“Residence premises” means:

a. The one family dwelling, other structures, and grounds; or

b. That part of any other building where you reside and which is shown as the “residence premises” in the declarations of your “underlying insurance” homeowners policy.

“Residence premises” also means a two family dwelling where you reside in at least one of the family units and which is shown as the “residence premises” in the declarations of your “underlying insurance” homeowners policy.

All other provisions of this policy apply.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

PERSONAL UMBRELLA LIABILITY POLICY

EXCLUSION - FUEL SYSTEMS AND POLLUTION

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

The coverages provided by this policy do not apply to:

1. "Bodily injury", "personal injury" or "property damage" caused by an "occurrence" or offense involving the escape of fuel from a "fuel system"; or

2. Arising out of the discharge, dispersal, seepage, migration, release or escape of pollutants into or upon land, the atmosphere or any watercourse or body of water.

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.

However, this Exclusion does not apply to the extent that coverage for such damages is provided by "underlying insurance" at the time of the "occurrence".
YOUR POLICY HAS CHANGED. PLEASE READ IT CAREFULLY

CHANGES TO TERMINATION PROVISION

Personal Umbrella Policy form DL 98 01; Section VI. General Provisions; Paragraph K. Termination; Item 1. Cancellation by You; Item 2. Cancellation By Us; and Item 4. Other Termination Provisions are deleted and replaced by Policy Provisions – Part One, Article I, Item 3. in form NN PP1.

Amendment of Policy Provisions – Virginia form DL 98 40; Section VI. General Provisions; Paragraph C. does not apply.
PERSONAL UMBRELLA LIABILITY POLICY
EXCESS INCIDENTAL FARMING PERSONAL LIABILITY
COVERAGE ENDORSEMENT

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by
the endorsement.

The following provisions apply with respect to farming operations:

SECTION I – DEFINITIONS
The following definitions are replaced:
A. "Retained limit" means the total limits of any "underlying insurance" or any other insurance that applies to an
"occurrence" which:
1. Are available to an "insured"; or
2. Would have been available except for the bankruptcy or insolvency of an insurer providing "underlying
insurance".
B. "Underlying insurance" means any policy or endorsement listed in the Schedule or in the Declarations provid-
ing the "insured" with primary liability insurance covering "bodily injury" or "property damage" liability arising
out of or in connection with farming operations and at limits no less than the retained policy limits shown in the
Schedule or in the Declarations for liability coverage.

SECTION III – EXCLUSIONS
A. The following exclusion is replaced:
  Exclusion A.3. is replaced by the following:
  The coverages provided by this policy do not apply to:
  3. "Bodily injury", "personal injury" or "property damage" arising out of or in connection with a "business":
     a. Engaged in by an "insured"; or
     b. Conducted from:
        (1) Any part of a premises owned by or rented to an "insured"; or
        (2) Vacant land owned by or rented to an "insured".
  This Exclusion (A.3.) applies but is not limited to an act or omission, regardless of its nature or circum-
stance, involving a service or duty rendered, promised, owed, or implied to be provided because of the na-
ture of the "business".
  However, this Exclusion (A.3.) does not apply to "bodily injury" or "property damage" arising out of farming
operations to the extent that coverage is provided by "underlying insurance" at the time of the "occurrence".
B. The following exclusion is added:
  The coverages provided by this endorsement do not apply to "bodily injury" or "property damage" arising out
of:
  1. The ownership of any "auto", "recreational motor vehicle" or watercraft by an "insured";
  2. The maintenance, occupancy, operation, use, loading or unloading of any "auto", "recreational motor ve-
    hicle" or watercraft by any person;
3. The entrustment of any "auto", "recreational motor vehicle" or watercraft by an "insured" to any person;
4. The failure to supervise or negligent supervision of any person involving any "auto", "recreational motor vehicle" or watercraft by an "insured"; or
5. Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving any "auto", "recreational motor vehicle" or watercraft.

SECTION IV – MAINTENANCE OF UNDERLYING INSURANCE
The Maintenance Of Underlying Insurance provision is replaced by the following:
A. You must maintain the "underlying insurance":
   1. At the full limits stated in the Schedule or in the Declarations; and
   2. With no change to more restrictive conditions during the term of this policy.
B. If any "underlying insurance" is canceled or not renewed and not replaced, you must notify us at once. If you fail to maintain "underlying insurance", we will not be liable under this policy for more than we would have been liable if that "underlying insurance" was in effect.

SECTION VI – GENERAL PROVISIONS
The following General Provision is added:
EXAMINATION OF YOUR BOOKS AND RECORDS
We may examine and audit your books and records as they relate to this coverage at any time during the policy period and up to three years afterward.

The following section is added:
SECTION VII – CHANGES
Except as provided in Paragraph B. of Section IV – Maintenance Of Underlying Insurance, we must be notified of any change to the "underlying insurance" shown in the Schedule or in the Declarations within 30 days of the effective date of the change.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

PERSONAL UMBRELLA LIABILITY POLICY

NAMED DRIVER EXCLUSION

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

III. Exclusions

The following exclusion is added:

The coverages provided by this policy do not apply to “bodily injury” or “property damage” arising from:

a. The ownership, maintenance, use, loading or unloading of “autos” or “recreational motor vehicles” owned or operated by or rented or loaned to the Named Individual listed below;

b. The entrustment by an “insured” of an “auto” or “recreational motor vehicle” to the Named Individual listed below;

c. Vicarious liability, whether or not statutorily imposed, for the actions of the Named Individual listed below while using an “auto” or “recreational motor vehicle”.

Named Individual:

Acknowledged by signature of:

Excluded Named Individual: ________________________________

First Named Insured: ________________________________
YOUR POLICY HAS CHANGED. PLEASE READ IT CAREFULLY

PERSONAL UMBRELLA

CANINE LIABILITY FOLLOW FORM

Except to the extent coverage is provided in “underlying insurance” this insurance does not apply to personal liability caused by or originating from any canine, hybrid canine, wolf, or coyote owned by, or in the care, custody, or control of any insured.
YOUR POLICY HAS CHANGED. PLEASE READ IT CAREFULLY

PERSONAL UMBRELLA

EQUINE LIABILITY FOLLOW FORM

Except to the extent coverage is provided in "underlying insurance" this insurance does not apply to personal liability caused by or originating from any equine owned by, or in the care, custody, or control of any insured.
YOUR POLICY HAS CHANGED. PLEASE READ IT CAREFULLY

PERSONAL UMBRELLA

Maritime Employers Liability (Jones Act) Exclusion

This insurance does not apply to "bodily injury" or "personal injury" sustained by a master or member of the crew of any vessel, whether or not liability for such injury is assumed by any Insured under contract or agreement.
YOUR POLICY HAS CHANGED. PLEASE READ IT CAREFULLY

PERSONAL UMBRELLA

PERSONAL INJURY FOLLOW FORM

Except to the extent coverage is provided in "underlying insurance" this insurance does not apply to "personal injury".
YOUR POLICY HAS CHANGED. PLEASE READ IT CAREFULLY

PERSONAL UMBRELLA

TRAMPOLINE LIABILITY FOLLOW FORM

Except to the extent coverage is provided in "underlying insurance" this insurance does not apply to personal liability caused by or originating from any trampoline or similar rebounding device owned by, or in the care, custody, or control of any insured.
### Important Information Regarding Your Insurance

In the event you need to contact someone about this insurance policy for any reason, please contact your agent. If you have additional questions, you may contact Northern Neck Insurance Company, P.O. Box 419, Irvington, VA 22480 or you may telephone 804.438.6611 or 800.552.8660.

If you have been unable to contact or obtain satisfaction from the agent or the company, you may contact the Property and Casualty Division, Bureau of Insurance, P.O. Box 1157, Richmond, Virginia 23218 or telephone 804.371.9741 (toll free in Virginia 800.552.7945).

Written correspondence may be required so that a record of your inquiry is maintained. When contacting your agent, company or the Bureau of Insurance, have your policy number available.

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### Privacy Information

At Northern Neck Insurance Company, our goal is to professionally and respectfully serve the property and casualty insurance needs of our policyholders. The information you provide to us when you apply for insurance or when you file a claim helps us to achieve that goal. This notice tells you about the privacy policy we have adopted and the practices we use in handling information you furnish to us.

We do not disclose any non-public personal information about you to anyone, except as permitted by law, and only for the purpose of transacting the business of your insurance coverage or claim.

We do not sell any customer or policyholder information to mailing list companies or mass marketing companies. We treat our policyholder information as confidential.

We will limit the collection and use of such information about you to authorized employees who are trained in the proper handling of such information and who need to know that information to provide you with the service you have requested from the company.

#### Types of Personal Information That May Be Collected

We may collect non-public personal information about you. The information you provide us in an application or other transaction with us is the major source of information about you that we use in evaluating and processing your application. In some instances, however, we may collect information about you from third parties. This may include motor vehicle reports, claim reports, credit reports, property inspection reports, photographs and medical reports. We may exchange information with consumer reporting agencies in connection with your application or renewal for insurance. Your file may also contain information we develop and maintain based on our transactions and experiences with you including your payment record and claims history with us.

#### Disclosure of Information

We may share all of the information that we collect as described below. In certain situations, we may disclose any of the information we have about you to third parties, as permitted by law, without your prior authorization.
You have the right to obtain access to certain items of information we have collected about you, and you have the further right to request correction of information if you feel it is inaccurate. If we don’t agree, you are still entitled to file a statement with us disputing the information. You can contact us as noted above.

Any information obtained from a report prepared by an insurance-supported organization may be retained by the insurance-supported organization and disclosed to other persons as permitted by law.

**Policies For Protection The Confidentiality of Information**

We will attempt to keep your information and records up-to-date and accurate.

We will continuously monitor and assess our operations and our staff to insure that your privacy is respected. We will maintain strict physical, electronic and procedural safeguards that comply with state and federal regulations to guard the information about you.

We maintain security standards to protect your information, whether written, spoken, or electronic. We update and test our systems to insure the protection and integrity of the information.

We regularly train our employees on privacy and information security and on their obligations to protect your information.

We shall always do our best to make sure that we maintain the confidentiality of the personal information maintained in our files.

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**IMPORTANT NOTICE**

IN COMPLIANCE WITH THE REQUIREMENTS OF THE FAIR CREDIT REPORTING ACT (PUBLIC LAW 91-508), NORTHERN NECK INSURANCE COMPANY ADVISES THAT AS A PART OF OUR ROUTINE PROCEDURE IN REVIEWING APPLICATIONS FOR INSURANCE OR RENEWALS OF INSURANCE POLICIES, WE MAY PROCURE CONSUMER REPORTS INCLUDING INFORMATION AS TO THE CONSUMER’S CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS OR MODE OF LIVING. IF SUCH INSURANCE IS FOR AN INDIVIDUAL AND IS PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES, SUCH INFORMATION MAY BE OBTAINED THROUGH PERSONAL INTERVIEWS WITH NEIGHBORS, FRIENDS OR OTHERS WITH WHOM THE CONSUMER IS ACQUAINTED.

UPON REQUEST TO THIS INSURANCE COMPANY, AS NOTED ABOVE, WE WILL PROVIDE IN WRITING A COMPLETE AND ACCURATE DISCLOSURE OF THE NATURE AND SCOPE OF THE CONSUMER REPORT REQUESTED, OR ADVISE THAT NONE WAS REQUESTED.
ARTICLE I

2. Each potential member shall submit an application for insurance on forms provided by the Company and the application shall be considered a warranty on the part of the applicant of the truth of all statements contained therein. Insurance shall be effective at 12:01 A.M. Standard Time of the day the risk is accepted, unless earlier bound by a duly appointed and licensed agent of the Company. No agent or representative of the Company shall have the authority to vary, change, alter or amend the terms of the printed contract or the policy. The Company shall also have the right to reject any application or cancel any policies and exclude members for any cause deemed sufficient to its duly authorized officers.

3. A member may be excluded from the Company and/or his policy cancelled upon ten (10) days' notice in writing mailed to his last post office address on record with the Company. Such member shall be entitled to a return of any unearned premium paid in advance. A member may withdraw from membership by surrendering his policy or policies, and shall be entitled to his unearned premium, the amount to be returned being calculated on a pro rata basis; provided, however, that if loss is payable to a designated mortgagee (or trustee) named in a policy cancelled for nonpayment of premium or assessment, the exclusion of a member, or upon the withdrawal of a member, the said policy shall remain in effect for the protection of the mortgagee (or trustee) in an amount not to exceed the amount then due and owing on the mortgage, or the face of the policy, whichever is less, unless and until the mortgagee (or trustee) shall have had at least ten (10) days' notice of cancellation. Such notice shall be mailed to the mortgagee (or trustee) at the address shown on the records of the Company.

ARTICLE II

11. The Board of Directors is authorized and empowered:

(b) To classify the types of property insured by the Company and to levy premiums or assessments on the members of the Company at such time, and in such pro rata amounts as in their judgment may be necessary or proper for the purpose of paying losses and operating expenses, or for paying out any deficit for any preceding year or years, or for the purpose of augmenting the surplus of members. The Company shall mail to each member at the post office address on the records of the Company notice of any premium or assessment. If the premium is not paid within ten (10) days after date of mailing, or such longer time as may be stated in the notice, the insurance contract is automatically cancelled as of the date specified in the notice. If no losses have occurred, reinstatement may be permitted on terms satisfactory to the Company. In the case of a special assessment (rather than a regular premium) if the assessment is not paid by the time stated in the notice, which shall be not less than ten (10) days after mailing, then the insurance contract shall be cancelled ten (10) days after the payment was due.

ARTICLE IV

A policy in this Company shall be void if at the time that such policy becomes effective the insured has or shall thereafter make or procure any other contract of insurance on property covered in whole or in part by the policy so taken in this Company, unless this Company shall be notified thereof and its consent obtained for such additional insurance.

In Witness Whereof, this company has executed and attested these presents:

Peter J. Cammarata, President