



MARKEL AMERICAN INSURANCE COMPANY

4521 Highwoods Parkway
Glen Allen, Virginia 23060

INSURANCE POLICY

Coverage afforded by this policy is provided by the Company (Insurer) and named in the Declarations.

In **Witness Whereof**, the company (insurer) has caused this policy to be executed and attested and countersigned by a duly authorized representative of the company (insurer) identified in the Declarations.

A handwritten signature in cursive script that reads "Kathleen Anne Sturgeon".

Secretary

A handwritten signature in cursive script, appearing to read "Andrew Palmer".

President



Markel American Insurance Company

COMMERCIAL EXCESS LIABILITY POLICY ADVISORY NOTICE TO POLICYHOLDERS

This is a summary of the major changes in your policy. No coverage is provided by this summary nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

The major areas within the policy that broaden or reduce coverage, and other changes, are highlighted below. This notice does not reference every editorial change made in your policy.

Not all forms addressed in this notice are included in a particular policy.

MULTISTATE ENDORSEMENTS

A. BROADENING OF COVERAGE

1. **MAUB 1634** Exclusion – Residential Work Or Project With Described Work Following Form was revised as follows:
 - The title of the form was revised to include “Or Project”.
 - The defined term “residential project” was changed to “residential work or project”.
 - The term apartments was removed from the definition of “residential work or project” as they are considered a commercial exposure.
 - The definition of “residential work or project” was clarified to refer to single-family types of homes.
2. **MAUB 1648** Exclusion – Municipality was revised to remove the exclusion for public officials’ activities and volunteer firefighters’ or police officers’ activities.
3. **MAUB 1694** Exclusion – Residential Work Or Products was revised as follows:
 - The specific references to bodily injury, property damage and personal and advertising injury were replaced with liability;
 - Quotation marks were added around the terms “your work” and “your products” as they are defined in the Umbrella form;
 - The exception to the exclusion for the insured’s product or work in commercial space was removed along with the definition of “mixed used buildings”;
 - The term apartments was removed from the “residential property” definition as they are considered a commercial exposure; and
 - The definition was clarified to refer to single-family types of homes.
 - Other editorial changes.

B. REDUCTION OF COVERAGE

1. **MAUB 1258** Limitation Of Coverage To Designated Premises Or Project was revised by adding new Paragraphs 5. and 6. to the Insuring Agreement. These paragraphs separately address bodily injury and property damage versus personal and advertising injury as follows:
 - For bodily injury and property damage, the occurrence must happen during the policy period, and the injury or damage must occur on the premises scheduled, or the grounds or structures appurtenant to those premises, or arise out of the project scheduled. “Ownership, maintenance or use” language and “and operations necessary or incidental to those premises” was removed from this insurance agreement to further clarify that the injury or damage must happen on the premises.
 - For personal and advertising injury, the offense must be committed during the policy period, and the offense must arise out of business performed on the premise scheduled or in connection with the project scheduled. It

further states that if personal and advertising injury is caused by false arrest, detention or imprisonment, or the wrongful eviction from, entry into or invasion of the right of private occupancy, then such offense must occur on the premises scheduled or on the grounds or structures appurtenant to those premises.

2. **MAUB 1618** Exclusion – Sublimited Underlying Coverage was revised to remove the exception to the exclusion about coverage not applying if the limits of the underlying insurance are reduced or exhausted by payment of bodily injury, property damage, covered pollution cost or expense, or personal and advertising injury which happens during the policy period.

C. OTHER CHANGES

1. **MAUB 1222** Adjustable Rate And Minimum Retained Premium was revised as follows:
 - The title of the form was revised from Changes To Conditions – Adjustable Rate;
 - The Schedule was revised to show a minimum retained premium percentage and earned premium computations;
 - The Adjustable Rate condition was replaced by a new Minimum Retained Premium condition which describes how the minimum retained premium and earned premium will be calculated; and
 - A provision regarding the amount of premium retained in the event of cancellation was added.
2. **MAUB 1232** Vendors And Distributors Limitation was revised as follows:
 - The limitation was changed to be added to the Conditions section instead of the Exclusions section; and
 - The limitation was revised to require the insured to obtain a certificate of authority from the manufacturer which includes the insured as an additional insured on their policy prior to selling or distributing any manufacturer's products.
3. **MAUB 1243** Unimpaired Aggregate Limit was revised by adding a paragraph to address how underlying claims made coverage aggregate limits are addressed.
4. **MAUB 1264** 25% Minimum Earned Premium was revised as follows:
 - In Paragraph A., a statement was added that we will send the first Named Insured any premium refund;
 - In Paragraph B., the Premium Audit provision was removed as it is not applicable.
5. **MAUB 1310** Exclusion – Prior Incidents And Prior Construction Defects was revised to add the following statement: "When coverage does not apply for the Named Insured, no coverage or defense will be afforded to any additional insured under this policy."



Markel American Insurance Company

PRIVACY NOTICE

U. S. Consumer Privacy Notice

Rev. 1/1/2020

FACTS	WHAT DOES MARKEL GROUP OF COMPANIES REFERENCED BELOW (INDIVIDUALLY OR COLLECTIVELY REFERRED TO AS "WE", "US", OR "OUR") DO WITH YOUR PERSONAL INFORMATION?
Why?	In the course of Our business relationship with you, We collect information about you that is necessary to provide you with Our products and services. We treat this information as confidential and recognize the importance of protecting it. Federal and state law gives you the right to limit some but not all sharing of your personal information. Federal and state law also requires Us to tell you how We collect, share, and protect your personal information. Please read this notice carefully to understand what We do.
What?	<p>The types of personal information We collect and share depend on the product or service you have with Us. This information can include:</p> <ul style="list-style-type: none"> • your name, mailing and email address(es), telephone number, date of birth, gender, marital or family status, identification numbers issued by government bodies or agencies (i.e.: Social Security number or FEIN, driver's license or other license number), employment, education, occupation, or assets and income from applications and other forms from you, your employer and others; • your policy coverage, claims, premiums, and payment history from your dealings with Us, Our Affiliates, or others; • your financial history from other insurance companies, financial organizations, or consumer reporting agencies, including but not limited to payment card numbers, bank account or other financial account numbers and account details, credit history and credit scores, assets and income and other financial information, or your medical history and records. <p>Personal information does not include:</p> <ul style="list-style-type: none"> • publicly-available information from government records; • de-identified or aggregated consumer information. <p>When you are no longer Our customer, We continue to share your information as described in this Notice as required by law.</p>
How?	All insurance companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information; the reasons We choose to share; and whether you can limit this sharing. We restrict access to your personal information to those individuals, such as Our employees and agents, who provide you with insurance products and services. We may disclose your personal information to Our Affiliates and Nonaffiliates (1) to process your transaction with Us, for instance, to determine eligibility for coverage, to process claims, or to prevent fraud, or (2) with your written authorization, or (3) otherwise as permitted by law. We do not disclose any of your personal information, as Our customer or former customer, except as described in this Notice.

Reasons We can share your personal information	Do We share?	Can you limit this sharing?
For Our everyday business purposes and as required by law – such as to process your transactions, maintain your account(s), respond to court orders and legal/regulatory investigations, to prevent fraud, or report to credit bureaus	Yes	No
For Our marketing purposes – to offer Our products and services to you	Yes	No
For Joint Marketing with other financial companies	Yes	No
For Our Affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For Our Affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For Our Affiliates to market you	No	We don't share
For Nonaffiliates to market you	No	We don't share
Questions? Call (888) 560-4671 or email privacy@markel.com		

Who We are	
Who is providing this Notice?	A list of Our companies is located at the end of this Notice.

What We do	
How do We protect your personal information?	We maintain reasonable physical, electronic, and procedural safeguards to protect your personal information and to comply with applicable regulatory standards. For more information, visit www.markel.com/privacy-policy .
How do We collect your personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • complete an application or other form for insurance • perform transactions with Us, Our Affiliates, or others • file an insurance claim or provide account information • use your credit or debit card <p>We also collect your personal information from others, such as consumer reporting agencies that provide Us with information such as credit information, driving records, and claim histories.</p>
Why can't you limit all sharing of your personal information?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for Affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • sharing for Nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the Other Important Information section of this Notice for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our Affiliates include member companies of Markel Group.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates that We can share with can include financial services companies such as insurance agencies or brokers, claims adjusters, reinsurers, and auditors, state insurance officials, law enforcement, and others as permitted by law.
Joint Marketing	<p>A formal agreement between Nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our Joint Marketing providers can include entities providing a service or product that could allow Us to provide a broader selection of insurance products to you.

Other Important Information
<p>For Residents of AZ, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA: Under state law, under certain circumstances you have the right to access and request correction, amendment or deletion of personal information that We have collected from or about you. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060.</p> <p>We may charge a reasonable fee to cover the costs of providing this information. We will let you know what actions We take. If you do not agree with Our actions, you may send Us a statement.</p>
<p>For Residents of CA: You have the right to review, make corrections, or delete your recorded personal information contained in Our files. To do so, contact your agent, visit www.markel.com/privacy-policy, call (888) 560-4671, or write to Markel Corporation Privacy Office, 4521 Highwoods Parkway, Glen Allen, VA 23060. We do not and will not sell your personal information.</p> <p>For the categories of personal information We have collected from consumers within the last 12 months, please visit: www.markel.com/privacy-policy.</p>
<p>For Residents of MA and ME: You may ask, in writing, for specific reason, for an adverse underwriting decision.</p>
<p>Markel Group of Companies Providing This Notice: City National Insurance Company, Essentia Insurance Company, Evanston Insurance Company, FirstComp Insurance Company, Independent Specialty Insurance Company, National Specialty Insurance Company, Markel Bermuda Limited, Markel American Insurance Company, Markel Global Reinsurance Company, Markel Insurance Company, Markel International Insurance Company Limited, Markel Service, Incorporated, Markel West, Inc. (d/b/a in CA as Markel West Insurance Services), Pinnacle National Insurance Company, State National Insurance Company, Inc., Superior Specialty Insurance Company, SureTec Agency Services, Inc. (d/b/a in CA as SureTec Agency Insurance Services), SureTec Indemnity Company, SureTec Insurance Company, United Specialty Insurance Company, Inc.</p>



Markel American Insurance Company

TEXAS IMPORTANT NOTICE

Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company or HMO first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company or HMO. If you don't, you may lose your right to appeal.

Markel American Insurance Company

To get information or file a complaint with your insurance company or HMO:

Call: Markel Legal Department

Toll-free: 1-800-507-7626

Online: www.markel.com

Email: legalregulatory@markel.com

Mail: 10275 West Higgins Rd, Suite 750, Rosemont, IL 60018

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros o HMO. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros o HMO. Si no lo hace, podría perder su derecho para apelar.

Markel American Insurance Company

Para obtener información o para presentar una queja ante su compañía de seguros o HMO:

Llame a: Markel Legal Department

Teléfono gratuito: 1-800-507-7626

Online: www.markel.com

Correo electrónico: legalregulatory@markel.com

Dirección postal: 10275 West Higgins Rd, Suite 750, Rosemont, IL 60018

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091



HOW TO REPORT A CLAIM

How to report a new claim:

- **Email:** newclaims@markel.com
- **FAX:** (855) 662-7535 (855) 6MARKEL
- ***Phone:** (800) 362-7535 (800) 3MARKEL
- **Mail:** P.O. Box 2009, Glen Allen, VA 23058-2009

Please complete the appropriate ACORD form in detail and include the name and phone number of the contact person at the location of the reported incident. If possible, please attach a copy of the facility incident report. When reporting an auto claim, please identify the unit # on the schedule along with the VIN#. If the loss/claim involves a building or damage to property, please provide the physical address of the property.

***Please refer to your specific policy language for new claim reporting requirements. Some policies require you to report all claims in writing only.**

How to send Supplemental Information / Questions on an existing claim:

- **Email:** markelclaims@markel.com
- **FAX:** (855) 662-7535 (855) 6MARKEL
- **Phone:** (800) 362-7535 (800) 3MARKEL
- **Mail:** P.O. Box 2009, Glen Allen, VA 23058-2009

If you have questions about a claim, please call 1-800-362-7535.

Inquiries may also be faxed to 1-855-662-7535.



MARKEL AMERICAN INSURANCE COMPANY

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <https://www.treasury.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.



COMMERCIAL EXCESS LIABILITY POLICY DECLARATIONS

POLICY NUMBER: EZXS3032907

RENEWAL OF POLICY: EZXS3013342

Named Insured and Mailing Address (No., Street, Town or City, County, State, Zip Code)

Fox Run Condominium Association
C/O Equity Real Estate & Co. Inc. 3016 E Villa Maria Road
Bryan, TX 77803

Policy Period: From 09/01/2020 to 09/01/2021 at 12:01 A.M. Standard Time at your mailing address shown above.

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

Table with 2 columns: Description, Limits Of Insurance. Rows include Each Occurrence Limit, Aggregate Limit, and Retained Limit / Each Occurrence.

Table with 2 columns: Description, Premium. Rows include Policy Premium, Terrorism Premium, Fees, Total Premium, Audit Period, and Rating Basis.

Producer Number, Name and Mailing Address
210704
Risk Placement Services, Inc.
1155 Dairy Ashford, Suite 550
Houston, TX 77079

Endorsements
Forms and Endorsements applying to this Coverage Part and made part of this policy at time of issue:
Per Forms Schedule

Schedule Of Underlying Insurance
Per Schedule Of Underlying Insurance

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

Countersigned: 09/17/2020 DATE

By: AUTHORIZED REPRESENTATIVE



MARKEL AMERICAN INSURANCE COMPANY

FORMS SCHEDULE

FORM NUMBER

FORM NAME

COMMON

MJIL 1000 06 10	Policy jacket
MAPUB 1011 04 17	Commercial Excess Liability Policy Advisory Notice To Policyholders
MPIL 1007 01 20	Privacy Notice
MPIL 1009-TX 05 20	Texas Important Notice
MPIL 1041 02 20	How To Report A Claim
MPIL 1083 04 15	U.S. Treasury Department's Office Of Foreign Assets Control (OFAC) Advisory Notice To Policyholders
MADUB 1000 04 17	Commercial Excess Liability Policy Declarations
MDIL 1001 08 11	Forms Schedule
MEIL 1200 02 20	Service Of Suit
MIL 1214 09 17	Trade Or Economic Sanctions

EXCESS LIABILITY

MADUB 1003 04 17	Schedule Of Underlying Insurance
MAUB 0001 01 15	Commercial Excess Liability Policy
MAPUB 1009-TX 05 15	Texas Exclusion – Advisory Notice To Policyholders
MAUB 1233 01 15	Water Hazards Limitation
MAUB 1243 04 17	Unimpaired Aggregate Limit
MAUB 1255 01 15	Non-Drop Down Provision
MAUB 1292 01 15	Cap On Losses From Certified Acts Of Terrorism
MAUB 1308 01 15	Exclusion - Breach Of Contract
MAUB 1309 01 15	Exclusion - Communicable Disease
MAUB 1310-TX 04 17	Texas Exclusion - Prior Incidents and Prior Construction Defects
MAUB 1338 01 15	Exclusion - Aircraft Products and Grounding
MAUB 1355-TX 01 15	Texas Exclusion - Nuclear Energy Liability
MAUB 1384 01 15	Exclusion - Employment-Related Practices
MAUB 1386 01 15	Exclusion - ERISA
MAUB 1390 01 15	Exclusion - Assault Or Battery
MAUB 1391 01 15	Exclusion - Computer Related And Other Electronic Problems
MAUB 1406-TX 04 17	Texas Changes - Notice Requirements
MAUB 1506 01 15	Intellectual Property Rights Following Form
MAUB 1615 01 15	Exclusion - Damage To Property
MAUB 1617 01 15	Exclusion - Recall Of Products, Work Or Impaired Property
MAUB 1618 04 17	Exclusion - Sublimited Underlying Coverage
MAUB 1621 01 15	Exclusion - Recording And Distribution Of Material Or Information In Violation Of Law
MAUB 1642 01 15	Exclusion - Lead
MAUB 1663 01 15	Exclusion - Professional Services
MAUB 1665 01 15	Exclusion - Auto No-Fault And Similar Laws
MAUB 1666 01 15	Exclusion - War Liability

MAUB 1697 01 15	Exclusion Of Punitive Damages Related To A Certified Act Of Terrorism
MAUB 1804 01 15	Exclusion - Silica Or Mixed Dust
MAUB 1813 01 15	Exclusion - Asbestos
MAUB 1822 04 17	Exclusion - Unmanned Aircraft
MAUB 1843 04 17	Exclusion - Cross Suits
MAUB 1846 04 17	Exclusion - Access Or Disclosure Of Confidential Or Personal Information
MUB Terr-1 01 15	Confirmation Of Certified Acts Of Terrorism Coverage - Terrorism Risk Insurance Act



Markel American Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SERVICE OF SUIT

Except with respect to any policy issued in any state in which the Insurer is licensed as an admitted insurer to transact business, it is agreed that in the event of the 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 a court of competent jurisdiction within the United States and will comply with all requirements necessary to give such court jurisdiction and all matters arising hereunder shall be determined in accordance with the law and practice of such court. Nothing in this clause constitutes or should be understood to constitute a waiver of the Company's rights to commence an action in any court of competent jurisdiction in the United States, to remove an action to a United States District Court or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the United States. It is further agreed that service of process in such suit may be made upon Secretary, Legal Department, Markel Service, Incorporated, 10275 West Higgins Road, Suite 750, Rosemont, Illinois 60018, and that in any suit instituted against the Company upon this policy, the Company will abide by the final decision of such Court or of any Appellate Court in the event of an appeal.

Further, pursuant to any statute of any state, territory or district of the United States which makes provision therefor, the Company hereby designates the Superintendent, Commissioner or Director of Insurance or other official specified for that purpose in the statute, or his/her successor or successors in office, as its 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 policy, and hereby designates the above-named as the person to whom the said officer is authorized to mail such process or a true copy thereof.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS

The following is added to this policy:

Trade Or Economic Sanctions

This insurance does not provide any coverage, and we (the Company) shall not make payment of any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose us (the Company) to a violation of any applicable trade or economic sanctions, laws or regulations, including but not limited to, those administered and enforced by the United States Treasury Department's Office of Foreign Assets Control (OFAC).

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

SCHEDULE OF UNDERLYING INSURANCE

Type of Policy / Carrier	Limits Of Insurance	
Commercial General Liability Carrier:		
Scottsdale	Per Occurrence	\$1,000,000
Effective Date: 09/01/2020	General Aggregate	\$2,000,000
Expiration Date: 09/01/2021	Products/Completed Operations Aggregate	Included
	Personal and advertising injury	\$1,000,000

All Limits Of Insurance are Each Occurrence and Aggregate, if applicable.



MARKEL AMERICAN INSURANCE COMPANY

COMMERCIAL EXCESS LIABILITY POLICY

Various provisions in this policy restrict coverage. Read the entire policy and any “underlying insurance” 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 and any other person or organization qualifying as an Insured under the “underlying insurance”. The words “we” and “us” refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meanings. Refer to Section V. Definitions.

SECTION I. INSURING AGREEMENT

1. We will pay those sums in excess of the limits shown in the Schedule Of Underlying Insurance that you become legally obligated to pay as damages because of injury to which this insurance applies, provided that the “underlying insurance” also applies, or would apply but for the exhaustion of its applicable Limits Of Insurance.
2. This policy is subject to the same terms, conditions, agreements, exclusions and definitions as the “underlying insurance”, except:
 - a. We will have no obligation under this policy with respect to any claim or suit that is settled without our consent; and
 - b. With respect to any provisions to the contrary contained in this policy.
3. The amount we will pay for damages shall not exceed the Limits Of Insurance shown in the Declarations.
4. We will have the right to participate in the defense of claims or suits against you seeking damages because of injury to which this insurance may apply. We will have a duty to defend such claims or suits when the applicable limit of insurance of the “underlying insurance” has been exhausted by payment of judgments, settlements and any cost or expense subject to such limit. We may, at our discretion, investigate and settle any claim or suit. Our right and duty to defend ends when the applicable limit shown in the Declarations has been used up by our payment of judgments or settlements.

SECTION II. EXCLUSIONS

The exclusions applicable to the “underlying insurance” also apply to this policy.

SECTION III. LIMITS OF INSURANCE

1. The Limit Of Insurance shown in the Declarations as the Each Occurrence Limit is the most we will pay for damages arising out of any one occurrence or offense.
2. If a Limit Of Insurance is shown in the Declarations as the Aggregate Limit, that amount will apply in the same manner as the aggregate limits shown in the Schedule Of Underlying Insurance.

SECTION IV. CONDITIONS

If any of the following conditions are contrary to conditions contained in the “underlying insurance” the provisions contained in this policy apply.

1. Appeals

In the event the underlying insurer(s) elects not to appeal a judgment in excess of the limits of the “underlying insurance”, we may elect to make such an appeal. If we so elect, we shall be liable, in addition to the applicable Limits Of Insurance, for all defense expenses we incur.

2. Maintenance Of Underlying Insurance

- a. You agree to maintain the “underlying insurance” in full force and effect during the term of this policy, and to inform us within 30 days of any replacement or material change of that “underlying insurance” by the same or another company. Failure to maintain the “underlying insurance” in full force and effect or to meet all conditions and warranties of such “underlying insurance” will not invalidate insurance provided under this policy, but insurance provided under this policy shall apply as if the “underlying insurance” were available and collectible.
- b. Reduction or exhaustion of the aggregate limit of any “underlying insurance” by payments for judgments, settlements or any costs or expenses subject to that limit, will not be a failure to maintain “underlying insurance” in full force and effect.
- c. No statement contained in this condition limits our right to cancel or not renew this policy.

For purposes of this policy, if any “underlying insurance” is not available or collectible because of:

- a. The bankruptcy or insolvency of the underlying insurer(s) providing such “underlying insurance”; or
- b. The inability or failure for any other reason of such underlying insurer(s) to comply with any of the obligations of its policy;

then this policy shall apply and amounts payable hereunder shall be determined as if such “underlying insurance” were available and collectible.

3. Other Insurance

This insurance is excess over any other valid and collectible insurance whether primary, excess, contingent or any other basis, except other insurance written specifically to be excess over this insurance.

4. Cancellation

- a. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering advance written notice of cancellation to us.
- b. We may cancel this policy by mailing or delivering written notice of cancellation to the first Named Insured at least:
 - (1) 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - (2) 60 days before the effective date of cancellation if we cancel for any other reason.
- c. We will mail or deliver our notice to the Named Insured’s last mailing address known to us.
- d. Notice of cancellation will state the effective date of cancellation. The policy will end on that date.
- e. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- f. If notice is mailed, proof of mailing will be sufficient proof of notice.

5. Policy Period

This insurance will respond to injury or damage that occurs, or arises from an offense committed, during the Policy Period shown in the Declarations.

SECTION V. DEFINITIONS

“Underlying insurance” means the policies or self-insurance shown in the Schedule Of Underlying Insurance, any replacements thereof and other policies purchased or issued for newly acquired or formed organizations. Policies purchased or issued replacements of policies or self-insurance listed in the Schedule Of Underlying Insurance or for newly acquired or formed organizations shall not be more restrictive than those listed in the Schedule Of Underlying Insurance. All “underlying insurance” shall be maintained by you in accordance with the Maintenance Of Underlying Insurance condition of this policy.



Markel American Insurance Company

TEXAS EXCLUSION – ADVISORY NOTICE TO POLICYHOLDERS

THIS NOTICE DOES **NOT** FORM A PART OF YOUR INSURANCE CONTRACT. THE NOTICE IS DESIGNED TO ALERT YOU TO COVERAGE CHANGES WHEN THE EXCLUSION(S) IS ATTACHED TO THIS POLICY. IF THERE IS ANY CONFLICT BETWEEN THIS NOTICE AND THE POLICY (INCLUDING ITS ENDORSEMENTS), **THE PROVISIONS OF THE POLICY (INCLUDING ITS ENDORSEMENTS) SHALL PREVAIL.** PLEASE READ YOUR POLICY, AND THE ENDORSEMENTS ATTACHED TO YOUR POLICY, CAREFULLY.

This Notice contains a brief synopsis of the following exclusions:

- **Electromagnetic And Magnetic Fields** – You do not have coverage for any liability arising out of the actual or alleged exposure to electromagnetic fields or magnetic fields.
- **Lead** – You do not have coverage for any loss, claim or expense caused by, resulting from or arising out of lead, paint containing lead, or any other material or substance containing lead.
- **Toxic Substances** – You do not have coverage for any liability arising out of Polychlorinated biphenyls, Silica, Benzene or any substance or product containing Polychlorinated biphenyls, Silica, Benzene or any derivative thereof.
- **Asbestos** – You do not have coverage for any liability arising out of the actual, alleged or threatened exposure to asbestos, any product containing asbestos, inhalation of, ingestion of or removal of asbestos.
- **Silica Or Mixed Dust** – You do not have coverage for any liability caused by, resulting from or arising out of or in any way related to the actual, alleged or threatened discharge, dispersal, emission, release, escape, handling, contact with, exposure to or inhalation, ingestion or respiration of “mixed dust”, silica, silica-related dust or products or substances containing silica.

When one of the above referenced endorsements is attached to your policy, coverage is excluded. The attachment of any of these endorsements may result in a restriction of coverage.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER HAZARDS LIMITATION

This endorsement modifies insurance provided under this policy:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

The following is added to the Exclusions section:

This policy does not apply to:

Water Hazards

Liability arising out of swimming activities.

However, this exclusion will not apply if the following conditions are met:

- a. A Red Cross Certified or similarly qualified or certified lifeguard is on duty at the swimming pool during all hours open for use; or
- b. When there is no lifeguard on duty, the following conditions apply:
 - (1) Signs are posted and clearly visible stating "No Lifeguard On Duty - Swim At Your Own Risk" as well as "No One Under Age 14 Permitted Without Adult Supervision";
 - (2) Flotation ropes are installed between the deep and shallow ends of the swimming pool;
 - (3) Alcoholic beverages are not permitted in the swimming pool area; and
 - (4) Glass bottles or containers are not allowed in the swimming pool area;
- c. Pools that are fenced have:
 - (1) Self-closing, self-locking gate;
 - (2) Signs posted and clearly visible when the swimming pool is closed stating "No Swimming Allowed After (time)"; and
 - (3) Water depth markings clearly visible on pool sides;
- d. Safety equipment, including, but not limited to, life preserver, lifeboat, rope, or pole, is readily available and in proper working condition; and
- e. When other than a pool, the swimming area is clearly marked by rope and buoys.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

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UNIMPAIRED AGGREGATE LIMIT

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

The following is added to the Limits Of Insurance section:

The aggregate limits on "underlying insurance" shall be unimpaired as of the inception date of this policy.

Only "occurrences" that take place during the policy period of this policy shall be considered in determining the extent of any exhaustion of the aggregate limits on "underlying insurance".

If any "underlying insurance" is written on a claims made basis, the aggregate limits on "underlying insurance" will only be reduced or exhausted by claims for that insurance that are made during the policy period, or any Extended Reporting Period, of this policy.

All other terms and conditions remain unchanged.



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NON-DROP DOWN PROVISION

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

The aggregate limits on "underlying insurance" shall not be reduced as respects coverage excluded hereunder. It shall be the insured's sole responsibility to provide other insurance or self-insurance for any impairment of the underlying aggregate limit.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

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

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

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

However, a "certified act of terrorism" does not include injury or damage of any type resulting from or arising out of the ownership, maintenance, operation, or use of any "auto" owned by any insured covered under this policy or any "underlying insurance".

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

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – BREACH OF CONTRACT

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

The following is added to the Exclusions section:

This policy does not apply to:

Breach Of Contract

Liability arising out of any breach of contract, whether written or oral, or for any breach of an implied in law or implied in fact contract.

This exclusion shall also apply to any additional insureds under this policy.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – COMMUNICABLE DISEASE

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

The following is added to the Exclusions section:

This policy does not apply to:

Communicable Disease

Liability arising out of the actual or alleged transmission of a communicable disease by any insured.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a. Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- b. Testing for a communicable disease;
- c. Failure to prevent the spread of the disease; or
- d. Failure to report the disease to authorities.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TEXAS EXCLUSION – PRIOR INCIDENTS AND PRIOR CONSTRUCTION DEFECTS

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

The following is added to the Exclusions section:

This policy does not apply to:

Prior Incidents And Prior Construction Defects

Loss, cost or expense arising from a claim which first occurred and was known to the insured prior to the effective date of this policy. This exclusion applies regardless of whether repeated or continued exposure to conditions which were a cause of such loss, cost or expense occur during the period of this policy and cause additional, progressive or further loss, cost or expense, all of which are excluded from coverage.

This exclusion shall apply whether or not the insured's legal obligation to pay damages has been established as of the inception date of this policy.

If this policy is renewed or extended by us for more than one annual period, the most we will pay for loss, cost or expense arising from a claim which first occurred during one of the policy periods is the applicable limit of insurance available for the policy period during which the injury or damage first occurred, regardless of whether such injury or exposure to it existed before or continues after the policy period in which it first occurred.

When coverage does not apply for the Named Insured, no coverage or defense will be afforded to any additional insured under this policy.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – AIRCRAFT PRODUCTS AND GROUNDING

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

A. The following is added to the Exclusions section:

This policy does not apply to:

Aircraft Products And Grounding

Liability arising out of your “aircraft products” or the “grounding” of any aircraft, missile or spacecraft.

B. The following are added to the Definitions section with respect to this exclusion:

1. “Aircraft products”:

a. Means:

- (1)** Aircraft, missiles or spacecraft and their ground support or control equipment;
- (2)** Any other goods or products, other than those specified in Paragraph **1.a.(1)** above, that you manufacture, sell, handle or distribute for any services you, or others trading under your name, provide or recommend for use in the manufacture, repair, operation, maintenance or use of any item specified in **1.a.(1)** above; or
- (3)** Any goods, products or spare parts you furnish, install or use in connection with any item specified in **1.a.(1)** above, including but not limited to:
 - (a)** Ground handling tools and equipment;
 - (b)** Training aids, instruction manuals or blueprints;
 - (c)** Engineering or other data or advice; or
 - (d)** Service or labor relating to such aircraft or articles.

b. Includes:

- (1)** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of your “aircraft product”, and
- (2)** The providing of or failure to provide warnings or instructions.

- 2.** “Grounding” means the withdrawal of one or more aircraft, missiles or spacecraft from flight operations or the imposition of speed, passenger or load restrictions on aircraft, missiles or spacecraft because of the existence or alleged existence of any defect, fault or condition affecting the safe operation of such aircraft, missile or spacecraft.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TEXAS EXCLUSION – NUCLEAR ENERGY LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

A. The following is added to Section II. Exclusions:

This policy does not apply to:

Nuclear Energy Liability

Any liability resulting from the "hazardous properties" of "nuclear material".

B. As used in this exclusion:

"Hazardous properties" include radioactive, toxic or explosive properties;

"Nuclear material" means "source material", "special nuclear material" or "by-product material"; and

"Source material", "special nuclear material" and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or any law amendatory thereof.

"Waste" means any waste material:

(1) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and

(2) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

All other terms and conditions remain unchanged.



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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – EMPLOYMENT-RELATED PRACTICES

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

The following is added to Section II. Exclusions:

This policy does not apply to:

Employment-Related Practices

Bodily injury or personal and advertising injury to a person arising out of any:

- a. Refusal to employ;
- b. Termination of employment;
- c. Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
- d. Consequential bodily injury as a result of the employment-related practices described in Paragraphs a. through c. above.

This exclusion applies whether the injury-causing event described in Paragraphs a. through c. above occurs before employment, during employment or after employment.

This exclusion applies whether the insured maybe held liable as an employer or in any other capacity, and to any obligation to share damages with or to repay someone else who must pay damages because of the injury.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – ERISA

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

The following is added to Section II. Exclusions:

This policy does not apply to:

ERISA

Any obligations incurred or imposed upon an insured (or which are imputed to any insured) under the Employee Retirement Income Security Act of 1974 (ERISA), Public Law 93-406, any law amendatory thereof and any similar state or local laws.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – ASSAULT OR BATTERY

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

A. The following is added to the Exclusions section:

This policy does not apply to:

Assault Or Battery

Any liability, cost or expense (including but not limited to cost of defense) for “bodily injury”, “property damage”, or “personal and advertising injury” arising directly or indirectly from any actual or alleged:

- a. “Assault” or “battery”, whether caused by or at the instruction of or negligence of the insured, its “employees”, patrons, or any persons or causes whatsoever, regardless of whether the claim alleges any negligent action; and
- b. Negligent acts, errors or omissions of or by the insured in connection with the hiring, retention, supervision or control of “employees”, agents or representatives causing, contributing to, relating to or accounting for the “assault” or “battery”.

This exclusion applies whether or not such “assault” or “battery” is alleged to be intentional, willful, reckless, negligent, or on any other basis.

B. The following are added to the Definitions section:

“Assault” means an act that creates an apprehension in another of an imminent, harmful or offensive contact between or among two or more persons. The act consists of a threat of harm through words or actions which are accompanied by an apparent, present ability to carry out the threat.

“Battery” means the harmful or offensive contact between or among two or more persons by personal contact or by instrumentality.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – COMPUTER-RELATED AND OTHER ELECTRONIC PROBLEMS

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

The following is added to the Exclusions section:

This policy does not apply to:

Computer-Related And Other Electronic Problems

Any "bodily injury", "property damage", "personal and advertising injury" or damages arising out of a pecuniary, financial or other economic loss resulting from the failure of any electronic data processing equipment, microprocessor, computer program, software, media, or data to correctly recognize, interpret, differentiate or process any data.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TEXAS CHANGES – NOTICE REQUIREMENTS

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

The following is added to the Conditions section:

Notice Requirements

We will notify the first Named Insured in writing of:

- a. An initial offer to compromise or settle a claim made or "suit" brought against any insured under this coverage. The notice will be given no later than the 10th day after the date on which the offer is made.
- b. Any settlement of a claim made or "suit" brought against the insured under this coverage. The notice will be given no later than the 30th day after the date of the settlement.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INTELLECTUAL PROPERTY RIGHTS FOLLOWING FORM

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

The following is added to Section II. Exclusions:

This policy does not apply to:

Intellectual Property Rights

Personal and advertising injury arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights.

However, this exclusion does not apply to infringement, in your advertisement, of copyright, trade dress or slogan if coverage is provided by the "underlying insurance" shown in the Schedule Of Underlying Insurance and then only to the extent provided by that "underlying insurance".

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – DAMAGE TO PROPERTY

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

The following is added to Section II. Exclusions:

This policy does not apply to:

Damage To Property

Property damage to:

- a. Property you use, own, rent or occupy, including any costs or expenses incurred by you or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- b. Property loaned to you;
- c. Real or personal property in the care, custody or control of any insured (as respects real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, only excluding property damage to that particular part of real property on which operations are being performed, if the property damage arises out of those operations);
- d. Property transported by the insured; or
- e. Premises you sell, give away or abandon, if the property damage arises out of any part of those premises, and occurred from hazards that were known by you, or should have reasonably been known by you, at the time the property was transferred or abandoned.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – RECALL OF PRODUCTS, WORK OR IMPAIRED PROPERTY

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

A. The following is added to Section II. Exclusions:

This policy does not apply to:

Recall Of Products, Work Or Impaired Property

Any liability for damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- a. Your product;
- b. Your work; or
- c. "Impaired property",

if such product, work, or "impaired property" is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

B. The following is added to Section V. Definitions:

"Impaired property" means tangible property, other than your product or your work that cannot be used or is less useful because:

- a. It incorporates your product or your work that is known or thought to be defective, deficient, inadequate or dangerous; or
- b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by:

- (1) The repair, replacement, adjustment or removal of your product or your work; or
- (2) Your fulfilling the terms of the contract or agreement.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – SUBLIMITED UNDERLYING COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

The following is added to the Exclusions section:

This policy does not apply to:

Sublimited Underlying Coverage

Any “occurrence” or offense for which “underlying insurance” does not provide coverage for at least the applicable limits shown on the Schedule Of Underlying Insurance.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – RECORDING AND DISTRIBUTION OF MATERIAL OR INFORMATION IN VIOLATION OF LAW

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

The following is added to the Exclusions section:

This policy does not apply to:

Recording And Distribution Of Material Or Information In Violation Of Law

"Bodily injury", "property damage" or "personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- a. The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- b. The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- c. The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- d. Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – LEAD

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

The following is added to the Exclusions section:

This policy does not apply to:

Lead

Any loss, claim or expense caused by, resulting from or arising out of lead, paint containing lead, or any other material or substance containing lead.

We have no duty or obligation to provide or pay for the investigation or defense of any loss, cost, expense, claim or "suit" excluded herein.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – PROFESSIONAL SERVICES

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

The following is added to the Exclusions section:

This policy does not apply to:

Professional Services

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or failure to render professional services or advice by an insured or by any person for whose acts or omissions the insured is legally responsible, whether or not that service or advice is ordinary in your profession and regardless of whether a claim or "suit" is brought by a client or any other person or organization.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or failure to render any professional service.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – AUTO NO-FAULT AND SIMILAR LAWS

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

The following is added to Section II. Exclusions:

Auto No-Fault And Similar Laws

This policy does not apply to:

Any liability payable under or resulting from any no-fault, personal injury protection, uninsured motorists, underinsured motorists or similar law or statute.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – WAR LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

The following is added to Section II. Exclusions:

This policy does not apply to:

War Liability

Any liability, however caused, arising directly or indirectly out of:

- a. War, including undeclared or civil war; or
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF PUNITIVE DAMAGES RELATED TO A CERTIFIED ACT OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

A. The following is added to the Exclusions section:

This policy does not apply to:

Terrorism Punitive Damages

Damages arising, directly or indirectly, out of a "certified act of terrorism" that are awarded as punitive damages.

B. The following is added to the Definitions section:

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

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
- b. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

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

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – SILICA OR MIXED DUST

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

A. The following is added to Section II. Exclusions:

This policy does not apply to:

Silica Or Mixed Dust

- a. Liability caused by, resulting from, or arising out of or in any way related to the actual, alleged or threatened discharge, dispersal, emission, release, escape, handling, contact with, exposure to or inhalation, ingestion or respiration of "mixed dust", silica, silica-related dust or products or substances containing silica. This includes, but is not limited to any:
 - (1) Supervision, instructions, recommendations, warnings or advice given or which should have been given in connection with the above; and
 - (2) Obligation to share damages with or repay someone else who must pay damages because of such injury or damage.
- b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "mixed dust", silica, silica-related dust or products or substances containing silica, by any insured or by any other person or entity.

B. As respects this exclusion, the following is added to Section V. Definitions:

"Mixed dust" means inorganic or organic dusts that have harmful effects on human beings.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – ASBESTOS

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

The following is added to Section II. Exclusions:

This policy does not apply to:

Asbestos

a. The actual, alleged or threatened:

- (1) Inhalation of, ingestion of, or prolonged physical exposure to asbestos or products or work containing asbestos;
- (2) Use of asbestos in your work or your product or the work or product of any person or organization for whom you may be legally responsible; or
- (3) Exposure to asbestos or products containing asbestos which are at any time removed from a building or a structure, transported, handled, stored, treated, disposed of, processed or manufactured by you or any person or any organization for whom you may be legally responsible.

b. Any loss, cost or expense arising out of any:

- (1) Request, demand or order that any insured or others test for, monitor, clean up, remove or contain, or in any way respond to or assess the effects of asbestos; or
- (2) Claim or suit by or on behalf of any person, organization or governmental authority for damages because of testing for, monitoring, cleaning up or removing, containing or in any way responding to, or assessing the effects of asbestos.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – UNMANNED AIRCRAFT

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY

A. The following is added to Section II. Exclusions:

This policy does not apply to:

Unmanned Aircraft

Bodily injury, property damage or personal and advertising injury arising out of the ownership, maintenance, use or entrustment to others of any "unmanned aircraft". Use includes operation and loading or unloading.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the occurrence which caused the bodily injury or property damage or the offense which caused the personal and advertising injury involved the ownership, maintenance, use or entrustment to others of any "unmanned aircraft".

As used in this exclusion, loading or unloading means the handling of property:

- a. After it is moved from the place where it is accepted for movement into or onto an "unmanned aircraft";
- b. While it is in or on an "unmanned aircraft"; or
- c. While it is being moved from an "unmanned aircraft" to the place where it is finally delivered;

but loading or unloading does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the "unmanned aircraft".

Regarding personal and advertising injury, this exclusion does not apply to:

- a. The use of another's advertising idea in your advertisement; or
- b. Infringing upon another's copyright, trade dress or slogan in your advertisement.

B. The following is added to Section V. Definitions:

"Unmanned aircraft" means an aircraft that is not:

- a. Designed;
- b. Manufactured; or
- c. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – CROSS SUITS

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

Please refer to each Coverage Form to determine which terms are defined. Words shown in quotations on this endorsement may or may not be defined in all Coverage Forms.

The following is added to the Exclusions section:

This policy does not apply to:

Named Insured Versus Named Insured

Any claim or "suit" initiated, alleged or caused to be brought about by a Named Insured covered under this policy against any other Named Insured covered under this policy.

All other terms and conditions remain unchanged.



Markel American Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY POLICY
COMMERCIAL UMBRELLA LIABILITY POLICY

A. The following is added to the Exclusions section:

This policy does not apply to:

Access Or Disclosure Of Confidential Or Personal Information

Any liability, damage, cost or expense arising out of or related in any way to any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, "payment card" information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

B. With respect to this endorsement, the following is added to the Definitions section:

"Payment card" means a credit card, charge card, debit card, stored value card, prepaid card, electronic payment card or any card that is issued to an authorized card user and that allows the user to obtain goods, services, money or anything else of value from a merchant or other provider.

All other terms and conditions remain unchanged.



MARKEL AMERICAN INSURANCE COMPANY

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

CONFIRMATION OF CERTIFIED ACTS OF TERRORISM COVERAGE – TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium:	\$ 75
Federal Share Of Terrorism Losses:	85% In 2015
	84% In 2016
	83% In 2017
	82% In 2018
	81% In 2019
	80% In 2020

Disclosure Of Premium

We have notified you that under the Terrorism Risk Insurance Act we must make certified acts of terrorism coverage available in the policies we offer.

Certified acts of terrorism coverage has been provided because either you have indicated to us or your agent that certified acts of terrorism coverage is desired or we have provided certified acts of terrorism coverage at no additional charge. If you have chosen to purchase certified acts of terrorism coverage, the premium charge is the amount shown in the Schedule of this notice.

If there is no premium shown above or the premium shown is \$0, there is no separate premium for the coverage during this policy period.

Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals a percentage (as shown in the Schedule of this notice) of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.