

LICENSE AND SERVICE AGREEMENT

This License and Service Agreement (the “Agreement”) is entered into as of November 22, 2025 (the “Effective Date”) by and between the following parties: Streamline Automation Systems, LLC (“Streamline” and “Company”), with its principal place of business at 2271 Lava Ridge Court, Suite 120, Roseville, CA 95661, on the one hand; and the **CITY OF REDONDO BEACH** (the “Client”), with its principal place of business at **401 S. BROADWAY REDONDO BEACH, CA 90277**, on the other hand. Streamline and Client are sometimes referred to hereafter individually as “Party” and collectively as “Parties.”

RECITALS

- A. Streamline is a California limited liability company that is in good standing with the California Secretary of State.
- B. Streamline is in the business of providing licensing and hosting services with respect to its Licensed Property (as defined in Section 1.1) and Streamline Supplied Software (as defined in Exhibits A and B).
- C. The Parties have reached certain agreements and an understanding by and between themselves regarding the licensing and hosting of its Licensed Property as more specifically set forth below.

OPERATIVE PROVISIONS

NOW THEREFORE, FOR VALUABLE CONSIDERATION, THE PARTIES AGREE AS FOLLOWS:

ARTICLE 1

LICENSING AND SERVICE

- 1.1 Licensed Product. Streamline’s software, object code versions of software, mobile device software (i.e. app) platform, and related items (collectively, the “Licensed Property”) shall be the subject matter of this Agreement. The Licensed Property is more specifically set forth in Exhibit A.
- 1.2 Term. This Agreement shall, unless terminated sooner as provided in this Agreement, be in effect for a one (1) year period commencing on November 22, 2025 and ending one year after this date (the “Initial Term”). This Agreement shall automatically renew for successive one (1) year terms, not to exceed two total terms of the agreement (the “Extension Terms”) under the same terms as provided for in this Agreement unless and until either Party gives written notice to the other Party (in accordance with Section 6.14) of its intent to cancel this Agreement at least thirty (30) days in advance of the then current expiration date of the applicable Initial Term or Extension Term. The Initial Term and any applicable Extension Term(s) shall collectively be referred to herein as the “Term.”
- 1.3 Grant of Rights by Streamline. Subject to Section 6.8 and Article 2, Streamline hereby grants to Client the non-exclusive, worldwide, non-transferable right and license to use the Licensed Property solely for its business purpose for the Term under the specific terms as more specifically set forth hereafter. Client shall not, and shall not permit others to perform the following:
 - 1.3.1 Modify, copy, or otherwise reproduce the Licensed Property;
 - 1.3.2 Reverse engineer, decompile, disassemble, or otherwise attempt to derive any source code for or structure of the Licensed Property; and
 - 1.3.3 Distribute, sublicense, assign, share, sell, lease, securitize, or otherwise transfer the Licensed Product or Client’s right to use the Licensed Product.
- 1.3.3.1 Client will be held in material breach of this Agreement should Client perform any of the following actions provided in Sections 1.3.1, 1.3.2, and 1.3.3 above.
- 1.3.3.2 All rights not expressly granted to Client are reserved by Streamline or Streamline’s licensors for their exclusive benefit.
- 1.3.3.3 Client shall provide a list of all individuals employed, contracted, or otherwise associated with Client (individually “User” and collectively “Users”) and using the Licensed Product within fourteen (14) days of the Client executing this Agreement. Client shall be required to immediately notify Streamline in writing as to any changes in the number of Users.
- 1.4 Service. Streamline shall provide Client a hosting solution (the “Hosting Solution” or “Solution”), the specifications of which are set forth in Exhibit A (“Hosting Services”), as well as any additional services requested by Client that Streamline can provide, including, but not limited to emergency medical service, inspection or emergency response cost recovery billing services. Any such additional services requested by Client will be memorialized in writing and added as an Exhibit to this Agreement upon acceptance by Streamline.

The terms and availability of the Hosting Services and Solution is more specifically set forth in Article 4. Any future services, in addition to the Hosting Services, that the Parties agree to (“Additional Services”), shall be set forth in a separate written amendment and shall at such time be incorporated into, and become part of this Agreement. The licensing of the Licensed Product as set forth in Section 1.3, the Hosting Services, and the Additional Services shall hereinafter collectively be referred to as the “Service(s)”.
- 1.4.1 Statement of Work. The scope of Services, including but not limited to system functionality, implementation timeline, and additional specifications, shall be as set forth in Exhibit C (the “Statement of Work” or “SOW”). The SOW is incorporated herein by reference and made a part of this Agreement.
- 1.5 License and Service Fee. Client shall be billed via invoice in advance for all applicable fees, including licensing and Service fees, for the following year, which specifications are more specifically set forth in Exhibit B (the “Annual Service and Licensing Fees” or “ASLF”). Invoices for ASLF shall be issued on the “Annual Remittance Date” specified in Exhibit B. Payment of the first ASLF shall be made by Client within sixty (60) days

of Client's receipt of the invoice following the execution of this Agreement by all applicable Parties. All future installments of ASLF after the first has been paid shall be due and payable within sixty (60) days of Client's receipt of each respective invoice. In addition to the License and Service Fees set forth in this Agreement, the Client will be responsible for paying any federal, state, or local taxes related to this Agreement as they become due.

- 1.6 Failure to Pay ASLF. In the event that Client fails to pay the ASLF by the due date specified in Section 1.5, or if there is any delinquency in the Client's account, Streamline shall provide Client with a thirty (30) day grace period to cure such non-payment. If the ASLF remains unpaid after the grace period, Streamline reserves the right to terminate the Agreement and discontinue or suspend all Services to Client, following an additional sixty (60) days' written notice provided via email or registered mail.
- 1.7 Reserved.
- 1.8 Accepted Use Policy. Client may only use the Services for lawful purposes. In the event Streamline reasonably believes the Service is being used by Client: (a) for any illegal activity; (b) in contravention of any of the terms and provisions of this Agreement; or (c) in contravention of Streamline's Acceptable Use Policy as may be posted from time to time (the "AUP"), then upon such occurrence, Streamline shall have sole and absolute discretion to immediately suspend Service to Client without liability for actual compensatory or consequential damages to Client for any interruption in Service within ten (10) business days after providing written notice and a request to cure, which notice shall specify Streamline's good faith and reasonable belief as to why the Service is being used in contravention of this Agreement or the AUP.
- 1.9 HIPAA DISCLAIMER: You may NOT use the Streamline Inspections software application and the cloud-based inspection platform for hosting "protected health information" as that term is used in the Health Insurance Portability and Accountability Act ("HIPAA"). Streamline Inspections software is NOT HIPAA compliant and was not designed for storage of information which is protected under applicable HIPAA rules. Users are solely responsible for any applicable compliance with federal and state laws governing privacy and security of personal data including medical and other sensitive data. The Software is designed solely for fire inspection and billing purposes, and the Parties acknowledge that no Protected Health Information (PHI) is transmitted. Therefore, HIPAA compliance is not applicable to this Agreement. We specifically disclaim any representation or warrant that the Software, as offered, complies with the federal HIPAA guidelines. Use of the Software for storage of "protected health information" as defined by HIPAA is a material violation of this Agreement. We do not sign "Business Associate Agreements" and the user of the Software agrees that the Company is not a Business Associate or subcontractor or agent of yours pursuant to HIPAA.
- 1.10 No Lease. This Agreement is a license and services agreement and is not intended to and shall not constitute a lease of any real or personal property.

ARTICLE 2 TERMINATION

- 2.1 Termination for Cause. In the event Client or Streamline breaches any material provision of this Agreement and fails to cure such breach within thirty (30) days after written notice thereof, the non-breaching Party may terminate this Agreement immediately by written notice to the other Party. In the event that Client or Streamline: (a) becomes insolvent; (b) files a petition for bankruptcy relief, or has such a petition filed against it (and fails to lift any stay imposed thereby within sixty (60) days after such stay becomes effective); (c) has a receiver appointed with respect to all or substantially all of its assets; (d) makes an assignment for the benefit of creditors; (e) failure to pay ASLF as set forth under Section 1.6; (f) failure to abide by the licensing restrictions set forth under Section 1.3 or Section 1.4; or (g) ceases to do business in the ordinary course; then the other Party may terminate this Agreement immediately by written notice.
- 2.2 Rights upon Termination for Cause. In the event this Agreement is terminated by Streamline for cause, Client shall pay on a pro-rated basis only for services actually rendered up to the termination date.
- 2.3 Reserved.
- 2.4 Reserved.
- 2.5 Rights upon Termination without Cause. In the event this Agreement is terminated upon thirty (30) day notice as set forth herein, Client shall pay Streamline for all undisputed Services provided to Client up to and including the date of termination.
- 2.6 Backup of Content. Streamline shall securely delete Client's data within thirty (30) days of Client's written request confirming receipt of data.

ARTICLE 3 REPRESENTATIONS AND WARRANTIES

- 3.1 Streamline Representations. Streamline represents and warrants that it:
- 3.1.1 Shall provide the Services in reasonable conformance with the specifications set forth in this Agreement and the Exhibits;
- 3.1.2 Shall provide the Services in a reasonably professional manner;
- 3.1.3 Has not and shall not infringe(d) upon or misappropriate(d) any third party's copyright, patents, trade secrets, trademark, trade name, or other proprietary or intellectual property right with respect to the Services; and
- 3.1.4 Own(s), or has the authority to use, all hardware, software and other materials necessary to provide the Services described herein.
- 3.1.5 Streamline acknowledges that Client retains sole ownership of all data entered into the Licensed Product by or on behalf of Client. Upon Client's written request, including at the termination or expiration of this Agreement, Streamline shall at no additional cost and within five (5) business days of Client's written request, provide Client with a complete export of all Client data in a SQL database format, consistent with the Statement of Work, and other standard formats (e.g., CSV, JSON) as requested. The data shall be provided in a MSSQL Database backup. Streamline shall securely delete Client's data within thirty (30) days of Client's written request.

- 3.2 Client Representations. Client and the undersigned signatory for Client represents and warrants that he/she/it:
- 3.2.1 Own(s), or has the authority to use, all hardware, software and other materials regarding the Client Supplied Software;
- 3.2.2 Has full authority to enter into this Agreement on behalf of Client;
- 3.2.3 Shall not use the Services in violation of Section 1.9;
- 3.2.4 Acknowledges and agrees that Streamline has no control of availability of Services on a continuous or uninterrupted basis.
- 3.2.5 Acknowledges and agrees that from time to time the Services may be inaccessible or inoperable for causes beyond Streamline's reasonable control.
- 3.2.6 Acknowledges and agrees that Streamline does not guarantee the integrity of data stored or transmitted via Client's system/hardware or via the Internet.
- 3.2.7 Acknowledges and agrees that Streamline shall not be liable for the inadvertent disclosure of, or corruption or erasure of data transmitted or received or stored on Client's system, unless caused by the negligence, gross negligence, or illegal misconduct of Streamline, its employees, or anyone or anything under Streamline's reasonable control.

ARTICLE 4

SERVICE LEVEL GUARANTEES AND TERMS

- 4.1 Network Availability Guarantee Scope. Streamline guarantees that it shall maintain one hundred percent (100%) up time, excluding Scheduled Maintenance (as defined in Section 4.2), for facilities and the Streamline network as follows:
- 4.1.1 In the event one or more Client virtual servers are unable to transmit or receive information via the Internet through the front-end network as a result of disruptions to either the data center or the front-end network (a "Covered Outage"), Streamline shall, as Client's sole and exclusive remedy for failure to meet the foregoing guarantee, credit the Client's account for every five (5) consecutive minutes of such Covered Outage with a sum equal to the prorated ASLF for one (1) day of Services for the affected server(s), subject to a maximum credit during any calendar month as limited by Section 4.6 (the "Standard Service Credit"). In no event shall the Scheduled Maintenance be deemed a Covered Outage entitling Client to a Standard Service Credit.
- 4.2 Scheduled Maintenance Scope. "Scheduled Maintenance" shall mean any maintenance at the Streamline data center at which Client's virtual server is located, of which Client is notified at least forty-eight (48) hours in advance. Notice of Scheduled Maintenance shall be provided to Client's designated point of contact via e-mail. The standard window for service-affecting maintenance is between the hours of 12:01 a.m. and 5:00 a.m. local time on a Saturday or Sunday. Streamline shall use reasonable commercial efforts to coordinate with Client when planning any maintenance so as to minimize impact to Client and its customers. "Emergency Maintenance" shall mean any maintenance by Streamline, its subcontractors or service providers that does not meet the definition of Scheduled Maintenance.
- 4.3 Service Availability Guarantee Process. "Network Unavailability" shall be calculated by Streamline each calendar month, and consists of the number of minutes the Streamline network was not available to Client, and shall include unavailability associated with maintenance at the Streamline data center where Client's virtual server is located (other than Scheduled Maintenance). Outages shall be counted as Network Unavailability only if Client opens a trouble ticket with Streamline Client support within five (5) days of the outage. Network Unavailability shall not include any unavailability resulting from: (a) Scheduled Maintenance; (b) the acts or omissions of Client, or any user authorized by Client; (c) the deliberate act of Client or its customers; or (d) reasons of force majeure as set forth in Section 6.9.
- 4.4 Service Replacement Guarantee. If a server experiences an outage directly attributable to the failure of the Streamline system, Streamline shall restore the failed server within one (1) hour of Streamline determining that the virtual server needs to be restored (the "Streamline Hardware Availability Guarantee"). If Streamline does not restore the server within such period, Streamline shall, upon Client's written request, credit Client's account ten percent (10%) of the ASLF, and an additional ten percent (10%) of the ASLF for each additional hour over and above such one hour commitment. The Streamline Hardware Availability Guarantee shall not apply if the failure of the virtual server is as a result of an event of force majeure as set forth in Section 6.9, or if Client is in breach of the Agreement, including, but not limited to, a violation of the AUP.
- 4.5 Exceptions to the Credit Process. Credit shall not be issued due to failures that are, as solely determined by Streamline, in its reasonable judgment, a result of: (a) Scheduled Maintenance and/or Emergency Maintenance and upgrades; (b) violations of the AUP; or (c) Events of Force Majeure as set forth in Section 6.9.
- 4.6 Maximum Credits Available. The total credit available to Client in any particular calendar month shall in no event exceed the ASLF for such month.
- 4.7 Support. Streamline shall maintain a help desk, which shall be the primary point of contact for all queries and communications regarding service level incidents. The help desk shall be contactable by telephone at (888) 659.2249 as well as the Streamline support ticket system, and available 24 hours a day, 7 days a week, 365 days a year (366 days in a leap year).

ARTICLE 5

CONFIDENTIAL INFORMATION

- 5.1 Confidential Information. For purposes of this Agreement, "Confidential Information" shall mean Streamline's proprietary information, including, without limitation, information concerning patents, trademarks, copyrights, or other intellectual property licensed by Streamline, technical data, business methods, software, hardware, product formulas, designs, drawings, customers lists, marketing plans, finances, intellectual property licenses, licensed material, business methods, products, new products, marketing strategies for new products, sales figures, annual reports, financial statements, and all other information provided by Streamline to Client marked "Confidential Information". In the event that Confidential Information must be provided visually or orally, obligations of confidence shall attach only to that information. However, Confidential Information shall not include any information that (a) is or becomes generally known to the public without breach of any obligation owed to the Disclosing Party, (b) was known to the Receiving Party prior to its disclosure by the Disclosing Party without breach of any obligation owed to the Disclosing Party, (c) is received from a

third party without breach of any obligation owed to the Disclosing Party, or (d) was independently developed by the Receiving Party, (e) required to be disclosed by the Receiving Party pursuant to law, rule, regulation, subpoena, or court order, including but not limited to the California Public Records Act; (f) disclosed due to a rule, order, referral, or request, including without limitation any rule, order, referral, or request of Client's City Council; or (g) disclosed as part of the Client's customary contract approval process.

Client data entered or stored in the Licensed Product, while owned by Client, shall be treated as Confidential Information by Streamline. Streamline shall implement measures as outlined in Section 6.24.

- 5.2 Non-Disclosure. Client shall hold and maintain the Confidential Information in strictest confidence and in trust for the sole and exclusive benefit of Streamline, and this Agreement creates no obligation on Streamline to disclose any of its Confidential Information. Client shall not, without the prior written approval of the Streamline, use for its own benefit, publish or otherwise disclose to others, or permit the use by others for their benefit, or to the detriment of Streamline, any of the Confidential Information. Client shall carefully restrict access to the Confidential Information to those of its employees who clearly need such access. Client further warrants and represents that it shall advise each of the persons to whom it provides access to any of the Confidential Information pursuant to the foregoing sentence that such persons are prohibited from making any use, publishing or otherwise disclosing to others, or permitting others to use for their benefit, or to the detriment of Streamline, any of the Confidential Information. Client shall take all necessary action to protect the confidentiality of the Confidential Information, which obligation to protect such confidentiality shall last indefinitely, except for its disclosure pursuant to this Section 5.2, and hereby agrees to indemnify Streamline against any and all losses, damages, claims, or expenses incurred or suffered by Streamline as a result of Client's breach of this Section 5.2. Client represents and warrants that no Confidential Information, or any portion thereof, shall be exported to any country in violation of the United States Administration Act and all regulations thereunder.
- 5.3 Reserved.
- 5.4 Return of Confidential Information. Any materials or documents which have been furnished by Streamline to Client shall be promptly returned, accompanied by all copies of such documentation, after the termination of this Agreement, or at any time upon Streamline's request. No copies of Confidential Information may be made unless approved in writing by Streamline.

ARTICLE 6 MISCELLANEOUS

- 6.1 Entire Agreement. This Agreement constitutes the entire agreement between the Parties pertaining to the subject matter contained herein, and shall supersede all prior and contemporaneous agreements, representations and understandings of the Parties regarding such subject matter including, but not limited to, oral agreements.
- 6.2 Binding Effect. This Agreement shall be binding on the Parties to this Agreement, and their heirs, executors, administrators, personal representatives, successors, and assigns.
- 6.3 Recitals. Each of the statements set forth in the Recitals portion of this Agreement shall be deemed for all purposes to be included in the Operative Provisions of this Agreement.
- 6.4 Exhibits, Sections, and Articles. Any references to Exhibits, Sections, or Articles refer to the actual Exhibits, Sections, and Articles within this Agreement.
- 6.5 Incorporation. All Exhibits and documents referenced herein are incorporated herein by their specific reference and made a part hereof.
- 6.6 Waiver. A Party's failure to insist on compliance or enforcement of any provision of this Agreement shall not affect the validity or enforcement, or constitute a waiver of future enforcement, of that provision or of any other provision of this Agreement by that Party or any other Party.
- 6.7 Modification. Except as otherwise specifically provided herein, no alteration, modification or interpretation of this Agreement shall be binding unless in writing and signed by all of the Parties.
- 6.8 Assignment. Except as otherwise specifically provided herein, all of the rights and obligations of the Parties set forth herein are personal to the Parties and none of the Parties may assign his/her/its rights nor delegate his/her/its duties hereunder to any other Party without the express, prior, written consent of the other Parties. Notwithstanding the previous sentence, Streamline may transfer or assign its rights and obligations under this Agreement to a subsidiary or entity controlling, controlled by or under common control with Streamline or to an entity that acquires Streamline by merger or purchase of all or substantially all of Streamline's assets.
- 6.9 Force Majeure. Neither party shall be in default of its obligations to the extent its performance is delayed or prevented by causes beyond its control, including but not limited to acts of God, earthquake, flood, embargo, riots, fire, acts of war, acts of terror, radiological, nuclear, chemical, or biological attack, or spread of infectious disease, a new and unforeseeable law or court order that prohibits a party's performance or imposes a substantial and commercially unreasonable burden on a party's performance, or the unavailability of third-party telecommunications or services (after taking all commercially reasonable steps to provide substitutes therefore). Notwithstanding the foregoing, Force Majeure Events shall not include events that are foreseeable or preventable through the exercise of reasonable diligence. The party claiming force majeure shall provide prompt written notice to the other Party of the occurrence of such event, including details of its expected duration and impact, and shall use best efforts to mitigate the effects and resume performance as soon as reasonably possible.
- 6.10 Indemnification. The Parties agree to defend, indemnify, save, and hold harmless one another from any and all third-party demands, liabilities, losses, costs, claims, suits, causes of actions, and legal proceedings (including without limitation government enforcement actions) including reasonable attorney's fees and disbursements, judgments, and settlements (collectively, the "Liabilities") against the other Party, its affiliates, agents, directors, officers, and employees, that may arise or result from: (a) any breach by the indemnifying Party of the representations and warranties in this Agreement; (b) any injury to person or property arising out of products or services provided under this Agreement; and (c) with respect to Streamline only, any material or software supplied by Streamline infringing or allegedly infringing on the proprietary rights of a third party, including copyright infringement or the infringement of any other intellectual property right asserted by a third party under this Agreement, or any data breach or cybersecurity incident related to the Services. Neither Party will indemnify the other for damages or liabilities arising from that

Party's gross negligence or intentional misconduct.

Notwithstanding any other provision, liability under Section 3.2.7 for negligence, gross negligence, or willful misconduct shall not be excused or limited.

The Indemnifying Party shall bear all costs associated with the defense of any indemnifiable claims or actions brought against the Indemnified Party, including reasonable attorney's fees, expenses, and court costs. The Indemnifying Party shall have the right to control the defense and settlement of such claims, provided that any settlement shall not impose any financial or non-financial obligation on the Indemnified Party, nor admit fault or liability on the part of the Indemnified Party, without the Indemnified Party's prior written consent, which shall not be unreasonably withheld. In the event the Indemnified Party reasonably believes that a conflict of interest exists, the Indemnified Party shall have the right to engage separate counsel at its own expense.

- 6.11 Limitation of Liability. Except as otherwise set forth in this Agreement, neither Party shall be liable for any indirect, incidental, exemplary, punitive, or consequential damages under this Agreement, including, without limitation, lost profits, lost goodwill, or lost business, even if such Party has been advised of the possibility of such damages. In no event shall either Party's total liability for any action under this Agreement exceed the total amounts paid by Client during the Term. Notwithstanding the foregoing, the limitation on liability set forth herein shall not apply to any damages, losses, or liabilities arising out of or resulting from the gross negligence, willful misconduct of Streamline, or to any indemnification obligations under Section 6.10 of this Agreement.
- 6.12 Insurance. Streamline shall comply with the insurance requirements set forth in Exhibit D.
- 6.13 No Warranty. Except for the express representations and warranties set forth in this Agreement, Streamline makes no other representations or warranties and hereby disclaims all responsibility for any situation where the security, the availability, or the stability of the Services is compromised by the Client, site content, or any actions taken by Streamline at the request of Client.
- 6.14 Notices. Any and all notices, demands, offers, requests or other communications required or permitted by this Agreement shall be given in writing and sent by personal delivery, email, or registered or certified mail, return receipt requested, with first-class postage prepaid addressed as follows:

If to Streamline:
2271 Lava Ridge Court
Suite 110
Roseville, CA 95661
Attention: Justin Powell
Email: j.powell@streamlineas.com

If to Client:
City of Redondo Beach
Fire Department
401 S Broadway
Redondo Beach, CA 90277
Attention: Brian Regan
Email: brian.regan@redondo.org

All notices, including notices of address changes, under this Agreement are deemed received as follows: (1) on the second business day after emailing, provided no "bounce-back" message is received; (2) on the third day after mailing if sent by registered or certified mail; or (3) upon personal delivery. Either Party may update its address by providing written notice to the other Party.

- 6.15 Attorney Fees. If any action at law or in equity or any other proceeding is brought to enforce or interpret the provisions of this Agreement, the prevailing Party in such action or proceeding shall be entitled to reasonable attorney's fees and associated costs.
- 6.16 Interpretation. Each Party represents and warrants that each of them has had an opportunity to fully review this Agreement and solicit counsel to assist them with such review. If an attorney has not been solicited by a Party, such Party acknowledges that it has chosen not to solicit an attorney because such Party fully understands the legal ramifications of this Agreement. In the event any disagreement should arise between the Parties regarding the interpretation of any of the provisions of this Agreement, then neither of the Parties shall be entitled to receive any preference by operation of law, or in equity, in the interpretation of such disagreement.
- 6.17 Severability. Any term or provision of this Agreement that is invalid or unenforceable in any situation in any jurisdiction shall not affect the validity or enforceability of the remaining terms and provisions hereof or the validity or enforceability of the offending term or provision in any other situation or in any other jurisdiction; provided, however, that if either of the Parties hereto is thereby denied the substantial benefit of this Agreement, then this Agreement shall be of no further force or effect.
- 6.18 Effective Date. The Effective Date is for reference only. Even if this Agreement does not take effect, Client will be obligated to pay Streamline the reasonable value of any Services Streamline may have performed for Client.
- 6.19 Venue. The Parties hereby consent to personal jurisdiction in any action brought with respect to this Agreement. Each of the Parties agree that this Agreement shall be governed by and construed in accordance with the laws of the State of California without giving effect to conflicts of law principles thereof and that that venue for any action initiated by any of the Parties pertaining to this Agreement shall be the state or federal courts in County of Los Angeles, California. The Parties hereby waive their right to contest this venue and to initiate such a claim in another venue.
- 6.20 Independent Contractor. The Parties represent and warrant that Streamline enters into this Agreement, and will remain throughout the Term of the Agreement, as an independent contractor. The Parties represent and warrant that Streamline is not and will not become an employee, partner, agent, or principal of Client while this Agreement is in effect.
- 6.21 Use of Employees or Subcontractors. Streamline may, at its own expense, use employees or subcontractors as necessary to fulfill its obligations

under this Agreement. Specifically, Streamline may use Fire Recovery USA, LLC (FRUSA), a related entity, for Additional Services covered by this Agreement. Streamline shall remain fully responsible for subcontractors' (including but not limited to, FRUSA) actions and performance and shall add subcontractors to its insurance policies for liability coverage related to actions under this Agreement.

6.22 Counterparts and Facsimile Transmission. This Agreement may be executed in counterparts, each of which shall be an original, but which together shall constitute one and the same Agreement. All fax, digital, mechanical and/or stamped signatures shall be treated as original signatures ("Associated Signature") that are associated with this Agreement, as long as affixed to the particular document with the approval of the person whose signature is represented by the Associated Signature. There shall be a rebuttable presumption that an Associated Signature was affixed to the particular document with the consent of the person whose signature is represented thereby.

6.23 Cooperative Purchases. This Agreement may be used by other government agencies. Company has agreed to offer similar services to other agencies under the same or similar terms and conditions as stated herein except the Company's compensation may be negotiated between the Company and other agencies based on the specific revenue expectations, agency reimbursed costs, and other agency requirements. The City/County/or Fire Department/Protection District will in no way whatsoever incur any liability in relation to specifications, delivery, payment, or any other aspect of purchase by other agencies

6.24 Cybersecurity Standards and Responsibilities. Recognizing that the Licensed Property and Services do not store any confidential information or protected health information, Streamline agrees to implement and maintain commercially reasonable cybersecurity measures in accordance with SOC Type II to safeguard against unauthorized access, cyberattacks, and other threats to system integrity. Streamline's obligations under this section are as follows:

- 6.24.1 Streamline shall implement and maintain administrative, technical, and physical safeguards designed to protect the Licensed Property, software, and systems from unauthorized access, cyber threats, or data breaches.
- 6.24.2 In the event of a security incident that could reasonably be expected to impact Client's access to or use of the Licensed Property, Streamline shall notify Client in writing within twenty-four (24) hours and work to restore normal system operations as soon as practicable.
- 6.24.3 Streamline shall maintain appropriate access controls and monitoring mechanisms to restrict access to systems authorized to provide the Licensed Property only to Streamline personnel or authorized third parties who have a legitimate need for such access.
- 6.24.4 Streamline shall conduct regular reviews of its cybersecurity practices and protocols to identify and address any reasonably foreseeable vulnerabilities, including performing software updates, patching, and applying other preventive measures as necessary.
- 6.24.5 Streamline shall maintain cybersecurity insurance in the amount specified in Exhibit D to cover liabilities arising from cyberattacks or data breaches, even though no confidential information is stored in the Licensed Property.

6.25 Survival. The following provisions shall survive any termination or expiration of this Agreement:

- 6.25.1 Section 3.1
- 6.25.2 Section 3.1.5
- 6.25.3 Section 3.2.7
- 6.25.4 Article 5
- 6.25.5 Section 6.10
- 6.25.6 Section 6.24

THE PARTIES HAVE EXECUTED THIS AGREEMENT AS OF THE DATE WRITTEN BELOW.

"STREAMLINE"

"CLIENT"

STREAMLINE AUTOMATION
SYSTEMS, LLC a California limited
liability company

CITY OF REDONDO BEACH,
a chartered municipal corporation

By:  Signature
DocuSigned by:
31084B0B04F24E4

By: _____ Signature

M. CRAIG NAGLER Print Name

Print Name

Its: CEO/MANAGER Title

Its: _____ Title

10/29/2025 | 7:06 PM EDT Date

Date

EXHIBIT A

Hosting Solution shall consist of:



Company Address 2271 Lava Ridge Ct
Suite 120
Roseville, CA 95661
US
Phone (916) 297-0205
Quote Name 2025 SLI Renewal

Created Date 8/19/2025
Quote Number 00002621
Description Streamline SaaS support and maintenance for the licenses listed.
Includes support access and software updates.
Contract Period November 22, 2025 to November 21, 2026.

Account Name Redondo Beach Fire Department (CA)
Prepared By Justin Powell
Email j.powell@streamlineas.com

Contact Name Brian Regan
Phone (310) 388-0663 Ext 0633
Email brian.regan@redondo.org

Bill To Name Redondo Beach Fire Department (CA)
Bill To 401 S Broadway
Redondo Beach, CA 90277

Ship To Name Redondo Beach Fire Department (CA)

Product	Quantity	Sales Price	Discount (Percentage)	Total Price
Streamline Cloud Fee	1.00	\$2,495.00		\$2,495.00
Streamline Admin Portal License	2.00	\$799.00		\$1,598.00
iPad Support Renewal	15.00	\$500.00		\$7,500.00
iPad Support Renewal	5.00	\$500.00	50.00%	\$1,250.00
2022 Cal Fire Code	20.00	\$167.00		\$3,340.00

Totals

Terms: Net 30	Subtotal	\$17,433.00
Quote is valid for 90 Days	Discount	7.17%
	Grand Total	\$16,183.00

Quote Acceptance Info

Signature: _____
Name: _____
Title: _____
Date: _____

Thank you for your consideration.

Last Modified By Justin Powell

EXHIBIT B

Company Address 2271 Lava Ridge Ct
Suite 120
Roseville, CA 95661
US
Phone (916) 297-0205
Quote Name 2025 SLI Renewal

Created Date 8/19/2025
Quote Number 00002621
Description Streamline SaaS support and maintenance for the licenses listed.
Includes support access and software updates.
Contract Period November 22, 2025 to November 21, 2026.

Account Name Redondo Beach Fire Department (CA)
Prepared By Justin Powell
Email j.powell@streamlineas.com

Contact Name Brian Regan
Phone (310) 388-0663 Ext 0633
Email brian.regan@redondo.org

Bill To Name Redondo Beach Fire Department (CA)
Bill To 401 S Broadway
Redondo Beach, CA 90277

Ship To Name Redondo Beach Fire Department (CA)

Product	Quantity	Sales Price	Discount (Percentage)	Total Price
Streamline Cloud Fee	1.00	\$2,495.00		\$2,495.00
Streamline Admin Portal License	2.00	\$799.00		\$1,598.00
iPad Support Renewal	15.00	\$500.00		\$7,500.00
iPad Support Renewal	5.00	\$500.00	50.00%	\$1,250.00
2022 Cal Fire Code	20.00	\$167.00		\$3,340.00

Totals

Terms: Net 30

Quote is valid for 90 Days

Subtotal \$17,433.00
Discount 7.17%
Grand Total \$16,183.00

Quote Acceptance Info

Signature: _____

Name: _____

Title: _____

Date: _____

Thank you for your consideration.

Last Modified By Justin Powell

The Annual Service and Licensing Fee for licensing of Licensed Product is listed above.

The Annual Service and Licensing Fee for Hosting Services is listed above.

The Annual Remittance Date is the 1st day of the month of the annual effective date of this agreement.

EXHIBIT C

STATEMENT OF WORK

The SOW is attached.

Statement of Work

Streamline shall provide Client a hosting solution (the "Hosting Solution" or "Solution") for the purposes of recording, reporting, and billing for fire and life safety inspections, the specifications of which are set forth in this Statement of Work, as well as any additional services requested by Client that Streamline can provide, including, but not limited to inspection or emergency response cost recovery-billing services. Any such additional services requested by Client shall be executed via subsequent written amendment. Streamline shall also provide 2 administrative portal licenses as well as 20 iPad licenses which allow the department to utilize the hosted software environment along with the 2022 California Fire Code (to be updated every 3 years).

Timeline

As an existing client, the following implementation steps have already been completed:

- **Completed by Streamline – December 2017**
 - Receive Completed Occupancy Import Document in XLS
 - Perform Data Conversion
 - Configure Fire Recovery Billing
 - Provide login credentials to Redondo Beach Fire Department
- **Completed by Client – December 2017**
 - Created Checklists of Fire Code-mandated standards to check during inspections
 - Assigned Violation Codes (2022 California Fire Code) to checklist questions
 - Created user-interface Templates for conducting different inspection types.
 - Checklist Testing & Repair using the iPad
 - Created templates for generating Inspection Reports to be emailed and/or mailed to property owners/managers
 - Configure User Accounts
 - Customize system dropdowns and search bars with pre-defined "lookup" keywords
 - Go Live



The following implementation steps are to be completed as part of this agreement:

- **To be completed by Streamline – By January 2026**
 - Software Provisioning (includes 3 standard templates with checklists)
 - Provision software with the 2022 California Fire Code
 - Provision software with the 2025 California Fire Code
- **To be completed by Client – By February 2026**
 - Modify checklists, templates, and reports to comply with changes to the 2025 California Fire Code

Scope of Services

- General System Functionality and Parameters Provided
 - Completely Web/browser based using MSSQL (SAAS Model – No site Installation)
 - Preferred Web Browser: Google Chrome
 - iPad Mobile Application iPad Air or iPad Gen 4 and above
 - Windows Mobile Tablets with Windows 10 Pro or greater
 - Ability for field devices to work "off-line"
 - Field devices have the capability "off-line" to create new inspections, view completed inspections, and view completed inspection reports after sync
 - Field device has the ability to create new Occupancy/Property Records
 - Field device is able to sync via cellular or Wi-Fi
 - Supports 64GB iPad devices
 - Streamline's Data Center resides in the United States
 - Data Center is SOC 1 Type II (SAS 70) Certified
 - Ability for the end user to create SQL backup files to be stored locally
 - Customized web login portal with messaging ability to display pertinent information and system wide information from the vendor
 - Is able to import existing RMS data for Occupancy and Contacts
- 2022 California Fire Code
- System logs device logins as well as user logins
- Has the ability to add multiple inspection checklists to each inspection type
- Has the ability to conduct HazMat Chemical and Tank Inspections



- Browser administrative portal supports multiple level security roles
 - Administrator – Full Access
 - Inspector Access
 - Billing
 - Checklist/Template Creator
 - Read Only access
 - Administrator – Full Access
 - Inspector – Inspections – Property. No delete.
 - Overview – Map, Graphs, Grids, Reports
 - Read Only – Property, send\view reports\permits
 - Has multiple levels billing
 - Billing Level Three – Handles all billing (FRUSA Billing Agreement)
- Redondo Beach Fire Department owns system data and data shall be returned to the City in a SQL database at the conclusion of the contract term.
- Support
 - Support for ALL software and billing is located in the United States. Streamline shall maintain a help desk, which shall be the primary point of contact for all queries and communications regarding service level incidents. The help desk shall be contactable by telephone at (888) 659.2249 as well as the Streamline support ticket system, and available 24 hours a day, 7 days a week, 365 days a year (366 days in a leap year).
- Building & Occupancy Management
 - Paperless documentation and archiving
 - Complexes: Track multiple assets (building, suites within a building) types
 - Property Owner Information
 - Business Owner Information
 - Reports Contact (Person to only receive notices and reports)
 - Billing contacts
 - Fire Protection Contractor
 - Ability to filter Properties based on ID, Name, Address number, Street, or Property use code, last inspected, districts, floors above, square feet, occupancy load, etc.
 - Geocode each new location as they are created



- Audit logs for all property and contact information changes, tanks, chemicals and permits
- Tank and Chemical Management
 - Ability to track and record Chemicals or Hazardous Materials
- Ability to attach multiple documents to a property record. These documents must be visible on the iPad under history

Permits Module

- Separate Permits Module outside of the building/occupancy information
- Ability to link multiple inspections to one permit
- Ability to issue a permit not linked to an occupancy/property
- Ability to issue a permit from the mobile device
- Calculate permit fees
- Calculate permit expiration date

Inspection Management

- Scheduling of inspections
 - System is able to dynamically batch-schedule inspections automatically by:
 - Month/Month Cycle (Example: every 12/24 Months)
 - Inspector
 - Inspection Type
 - System allows for easy rotation of inspectors to different groups and accommodates drag and drop
 - The system is able to track inspections by year
- System supports multiple checklists
 - Access multiple checklists per inspection type/property
 - Checklists are end-user customizable
 - Checklist forms are dynamic
 - Example: Show/Hide/N/A fields based on user input
 - Users determine which fields are required or not
 - Based on user input: Show notes, Show Photos, Require Notes, Require Photos
 - Administrator can set number of photos required or limit the number of photos



- Based on user input – any checklist item has the ability to automatically send a notification email to a predetermined address
- Checklist can support inputs for:
 - Date
 - Text
 - Long Text
 - Photos
 - Toggles
 - Lookup values
 - Numbers and number ranges
- Checklist violation shows the associated violation code
- Checklist violation has the ability to be marked “Repaired” but shall still track the violation
- Each violation during the inspection has a different re-inspection date
- System is able to add violations from the device that are not associated with the checklist
 - Device can support multiple code sets
 - Codes are available off-line

Map Based iPad Inspections

- Inspection Districts for regional assignment of inspections
- Station Areas to partition Inspection Districts by fire station
- Filter by:
 - Business/Occupancy Name
 - Numeric Street Address
 - Inspection Type
 - Inspections Due
 - Overdue
 - Incomplete
 - Re-inspections
- Map supports location services – Must be enabled on the device
- When adding inspections system supports “Near Me” lookups using location services

Contractors Database

- Track Individual Contractors

Fire Protection Systems Management



- Integration with BRYCER (TCE)
- Track multiple systems and system status with buildings and suites
- Fire Sprinkler System
- Fire Alarm System
- Hood Suppression System
- Hood Cleaning
- Key Box Locations
- Back Up Generators
- Fixed Fire Protection System
- Other Fire Protection System
- Annual fire protection system test reporting

Geocoded fire inspection, fire protection systems and compliant systems

- Color coded inspection status (example: inspection due, violations outstanding, operational)

Self-Certification Portal

- Customized online web portal to allow business owners/occupants to clear their own violations as determined by violation type.
- Self-Certification violations are setup by violation type and give the inspector the ability to modify in the field depending on the severity of the violation.
- Has ability for the owner to upload photos of the violation has been corrected.
- Schedule a re-inspection if the Self Certification violation has not been cleared in a specified period of time.

Reports

- Analytic dashboard
- System uses pivot grids
- System has one click export functions of all tables to CSV or XLS file types

Client's Designee

Client will designate a central point of contact to maintain continued communication with Streamline and address needs as they arise.



EXHIBIT D

INSURANCE REQUIREMENTS

Without limiting Streamline's indemnification obligations under this Agreement, Streamline shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder by the Streamline, its agents, representatives, or employees.

Minimum Scope of Insurance

Coverage shall be at least as broad as:

Insurance Services Office Commercial General Liability coverage (occurrence form CG 0001).

Workers' Compensation insurance as required by the State of California.

Cyber Liability Insurance.

Minimum Limits of Insurance

Streamline shall maintain limits no less than:

General Liability: \$2,000,000 per occurrence for bodily injury, personal injury and property damage. The general aggregate limit of \$4,000,000 shall apply separately to this project.

Cyber Liability Insurance: \$1,000,000 per occurrence for data breaches, cyberattacks, and other cybersecurity risks

Deductibles and Self-Insured Retentions

Any deductibles or self-insured retentions must be declared to and approved by the City. At the option of the City, either: (1) the insurer shall reduce or eliminate such deductibles or self-insured retentions as respects the City, its officers, officials, employees and volunteers or (2) the Streamline shall provide a financial guarantee satisfactory to the City guaranteeing payment of losses and related investigations, claim administration and defense expenses.

Other Insurance Provisions

The general liability and automobile liability policies are to contain, or be endorsed to contain, the following provisions:

Additional Insured Endorsement:

General Liability: The City, its officers, elected and appointed officials, employees, and volunteers shall be covered as insureds with respect to liability arising out of work performed by or on behalf of the Streamline. General liability coverage can be provided in the form of an endorsement to the Streamline's insurance, or as a separate owner's policy.

Automobile Liability: The City, its officers, elected and appointed officials, employees, and volunteers shall be covered as insureds with respect to liability arising out of automobiles owned, leased, hired or borrowed by or on behalf of the Streamline.

For any claims related to this project, the Streamline's insurance coverage shall be primary insurance as respects the City, its officers, elected and appointed officials, employees, and volunteers. Any insurance or self-insurance maintained by the City, its officers, officials, employees, or volunteers shall be excess of the Streamline's insurance and shall not contribute with it.

Each insurance policy required by this clause shall be endorsed to state that coverage shall not be canceled by either party, except after thirty (30) days prior written notice by certified mail, return receipt requested, has been given to the City.

Each insurance policy shall be endorsed to state that the inclusion of more than one insured shall not operate to impair the rights of one insured against another insured, and the coverages afforded shall apply as though separate policies had been issued to each insured.

Each insurance policy shall be in effect prior to awarding the contract and each insurance policy or a successor policy shall be in effect for the duration of the project. The maintenance of proper insurance coverage is a material element of the contract and failure to maintain or renew coverage or to provide evidence of renewal may be treated by the City as a material breach of contract on the Streamline's part.

Acceptability of Insurers

Insurance shall be placed with insurers with a current A.M. Best's rating of no less than A:VII and which are authorized to transact insurance business in the State of California by the Department of Insurance.

Verification of Coverage

Streamline shall furnish the City with original certificates and amendatory endorsements effecting coverage required by this clause. The endorsements should be on the City authorized forms provided with the contract specifications. Standard ISO forms which shall be subject to City approval and amended to conform to the City's requirements may be acceptable in lieu of City authorized forms. All certificates and endorsements shall be received and approved by the City before the contract is awarded. The City reserves the right to require complete, certified copies of all required insurance policies, including endorsements effecting the coverage required by these specifications at any time.

Subcontractors

Streamline shall include all subcontractors as insured under its policies or shall furnish separate certificates and endorsements for each subcontractor. All coverages for subcontractors shall be subject to all of the requirements stated herein.

Risk Management

Streamline acknowledges that insurance underwriting standards and practices are subject to change, and the City reserves the right to make changes to these provisions in the reasonable discretion of its Risk Manager.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

6/20/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION** IS **WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Marsh & McLennan Agency LLC Marsh & McLennan Ins. Agency LLC PO Box 85638 San Diego CA 92186	CONTACT NAME: Kearstyn Freerking PHONE (A/C, No, Ext): 858-768-4075 FAX (A/C, No): E-MAIL ADDRESS: Kearstyn.Freerking@MarshMMA.com
INSURED Streamline Automation Systems LLC 2271 Lava Ridge Ct. Suite 120 Roseville CA 95661-3065	INSURER(S) AFFORDING COVERAGE INSURER A: Hartford Underwriters Insurance Company INSURER B: Sentinel Insurance Company Ltd INSURER C: United Specialty Insurance Company INSURER D: INSURER E: INSURER F:

License#: 0H18131
FIRERECOVE**COVERAGES** **CERTIFICATE NUMBER:** 260300579 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:	Y	Y	72SBABA9B2C	5/1/2025	5/1/2026	EACH OCCURRENCE \$2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000 MED EXP (Any one person) \$10,000 PERSONAL & ADV INJURY \$2,000,000 GENERAL AGGREGATE \$4,000,000 PRODUCTS - COMP/OP AGG \$4,000,000 \$
A	☐ AUTOMOBILE LIABILITY ☐ ANY AUTO ☐ OWNED AUTOS ONLY ☒ HIRED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ NON-OWNED AUTOS ONLY	Y	Y	72SBABA9B2C	5/1/2025	5/1/2026	COMBINED SINGLE LIMIT (Ea accident) \$2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	☒ UMBRELLA LIAB ☐ EXCESS LIAB DED ☒ RETENTION \$ 10,000			72SBABA9B2C	5/1/2025	5/1/2026	EACH OCCURRENCE \$2,000,000 AGGREGATE \$2,000,000 \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N ☐	N/A	72WECPO7250	5/1/2025	5/1/2026	☒ PER STATUTE OTH-ER E.L. EACH ACCIDENT \$1,000,000 E.L. DISEASE - EA EMPLOYEE \$1,000,000 E.L. DISEASE - POLICY LIMIT \$1,000,000
C	Cyber E&O			AB662790003 GCT181028303	3/1/2025 3/1/2025	3/1/2026 3/1/2026	Aggregate \$1,000,000 Aggregate \$2,000,000 Each Claim \$2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Redondo Beach Fire Department is included as an additional insured as respects to General Liability and Auto Liability per attached endorsements. Waiver of Subrogation applies to General Liability, Auto Liability and Workers Compensation per attached endorsements. Primary and Non-Contributory Wording applies per attached endorsement.

CERTIFICATE HOLDER**CANCELLATION**Redondo Beach Fire Department
401 S Broadway
Redondo Beach CA 90277

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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BUSINESS LIABILITY COVERAGE FORM

Various provisions in this Policy restrict coverage. Read the entire Policy carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Part the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the insurance company shown in the Declarations.

"Policy period", as used in this Coverage Part, means the period from the effective date of this Coverage Part to the expiration date of the Coverage Part as stated in the Declarations or the date of cancellation, whichever is earlier.

The word "insured" means any person or organization qualifying as such under Section C. Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Liability And Medical Expenses Definitions.

A. COVERAGES

1. Business Liability Coverage (Bodily Injury, Property Damage, Personal And Advertising Injury) Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury", "property damage" or "personal and advertising injury" to which this insurance does not apply.

We may, at our discretion, investigate any "occurrence" or offense and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section D. Liability And Medical Expenses Limits Of Insurance; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments, settlements or medical expenses to which this insurance applies.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Coverage Extension - Supplementary Payments.

- b. This insurance applies:

- (1) To "bodily injury" and "property damage" only if:

- (a) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory";
- (b) The "bodily injury" or "property damage" occurs during the policy period; and
- (c) Prior to the policy period, no insured listed under Paragraph 1. of Section C. Who Is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known prior to the policy period.

- (2) To "personal and advertising injury" caused by an offense arising out of your business, but only if the offense was committed in the "coverage territory" during the policy period.

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

- (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
- (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage"; or



(3) Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.

d. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

e. Incidental Medical Malpractice

(1) "Bodily injury" arising out of the rendering of or failure to render professional health care services as a physician, dentist, nurse, emergency medical technician or paramedic shall be deemed to be caused by an "occurrence", but only if:

(a) The physician, dentist, nurse, emergency medical technician or paramedic is employed by you to provide such services; and

(b) You are not engaged in the business or occupation of providing such services.

(2) For the purpose of determining the limits of insurance for incidental medical malpractice, any act or omission together with all related acts or omissions in the furnishing of these services to any one person will be considered one "occurrence".

2. Medical Expenses

Insuring Agreement

a. We will pay medical expenses as described below for "bodily injury" caused by an accident:

(1) On premises you own or rent;

(2) On ways next to premises you own or rent; or

(3) Because of your operations;

provided that:

(1) The accident takes place in the "coverage territory" and during the policy period;

(2) The expenses are incurred and reported to us within three years of the date of the accident; and

(3) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:

(1) First aid administered at the time of an accident;

(2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and

(3) Necessary ambulance, hospital, professional nursing and funeral services.

3. Coverage Extension - Supplementary Payments

a. We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

(1) All expenses we incur.

(2) Up to \$1,000 for the cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which Business Liability Coverage for "bodily injury" applies. We do not have to furnish these bonds.

(3) The cost of appeal bonds or bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish, finance, arrange for, guarantee, or collateralize these bonds, whether the collateralization is characterized as premium or not.

(4) All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 a day because of time off from work.

(5) All court costs taxed against the insured in the "suit". However, such costs do not include attorneys' fees, attorneys' expenses, witness or expert fees, or any other expenses of a party taxed against the insured.

(6) Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.



- (7) All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

Any amounts paid under (1) through (7) above will not reduce the Limits of Insurance.

- b. If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:

- (1) The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
- (2) This insurance applies to such liability assumed by the insured;
- (3) The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same "insured contract";
- (4) The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interest of the indemnitee;
- (5) The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and
- (6) The indemnitee:
 - (a) Agrees in writing to:
 - (i) Cooperate with us in the investigation, settlement or defense of the "suit";
 - (ii) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";
 - (iii) Notify any other insurer whose coverage is available to the indemnitee; and
 - (iv) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and
 - (b) Provides us with written authorization to:
 - (i) Obtain records and other information related to the "suit"; and
 - (ii) Conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments.

Notwithstanding the provisions of Paragraph 1.b.(b) of Section B. Exclusions, such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the Limits of Insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when:

- (1) We have used up the applicable limit of insurance in the payment of judgments or settlements; or
- (2) The conditions set forth above, or the terms of the agreement described in Paragraph (6) above, are no longer met.

B. EXCLUSIONS

1. Applicable To Business Liability Coverage

This insurance does not apply to:

a. Expected Or Intended Injury

- (1) "Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property; or
- (2) "Personal and advertising injury" arising out of an offense committed by, at the direction of or with the consent or acquiescence of the insured with the expectation of inflicting "personal and advertising injury".

b. Contractual Liability

- (1) "Bodily injury" or "property damage"; or
- (2) "Personal and advertising injury"

for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement.

This exclusion does not apply to liability for damages because of:

- (a) "Bodily injury", "property damage" or "personal and advertising injury" that the insured would have in the absence of the contract or agreement; or
- (b) "Bodily injury" or "property damage" assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purpose of liability assumed in an "insured contract", reasonable attorneys' fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage" provided:
 - (i) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract"; and
 - (ii) Such attorneys' fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol;
- (3) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol; or
- (4) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured, if the "bodily injury" or "property damage" involved that which is described in Paragraph (1), (2), (3) or (4) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving, or furnishing alcoholic beverages.

d. Workers' Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:
 - (a) Employment by the insured; or
 - (b) Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of (1) above.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.



This exclusion does not apply to liability assumed by the insured under an "insured contract".

f. Pollution

- (1)** "Bodily injury", "property damage" or "personal and advertising injury" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":
 - (a)** At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to any insured. However, this paragraph does not apply to:
 - (i)** "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;
 - (ii)** "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to this Coverage Part as an additional insured with respect to your ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or
 - (iii)** "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";
 - (b)** At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
 - (c)** Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
 - (i)** Any insured; or
 - (ii)** Any person or organization for whom you may be legally responsible;
 - (d)** At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this paragraph does not apply to:
 - (i)** "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;
 - (ii)** "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or
 - (iii)** "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire"; or
 - (e)** At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".
- (2)** Any loss, cost or expense arising out of any:
 - (a)** Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
 - (b)** Claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".



However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

g. Aircraft, Auto Or Watercraft

(1) Unmanned Aircraft

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

This Exclusion **g.(1)** 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 "bodily injury" or "property damage" arises out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft), Auto or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Exclusion **g.(2)** 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 "bodily injury" or "property damage" arises out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This Exclusion **g.(2)** does not apply to:

- (a)** A watercraft while ashore on premises you own or rent;
- (b)** A watercraft you do not own that is:
 - (i)** Less than 51 feet long; and
 - (ii)** Not being used to carry persons or property for a charge;
- (c)** Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (d)** Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft (other than "unmanned aircraft") or watercraft;
- (e)** "Bodily injury" or "property damage" arising out of:
 - (i)** The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment"; or
 - (ii)** The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged; or
- (f)** An aircraft (other than "unmanned aircraft") that is not owned by any insured and is hired, chartered or loaned with a paid crew. However, this exception does not apply if the insured has any other insurance for such "bodily injury" or "property damage", whether the other insurance is primary, excess, contingent or on any other basis.

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

- (1)** The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2)** The use of "mobile equipment" in, or while in practice or preparation for, a prearranged racing, speed or demolition contest or in any stunting activity.

i. War

"Bodily injury", "property damage" or "personal and advertising injury", however caused, arising, directly or indirectly, out of:

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

j. Professional Services

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or failure to render any professional service. This includes but is not limited to:

- (1) Legal, accounting or advertising services;
- (2) Preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders, designs or drawings and specifications;
- (3) Supervisory, inspection, architectural or engineering activities;
- (4) Medical, surgical, dental, x-ray or nursing services, treatment, advice or instruction;
- (5) Any health or therapeutic service treatment, advice or instruction;
- (6) Any service, treatment, advice or instruction for the purpose of appearance or skin enhancement, hair removal or replacement or personal grooming;
- (7) Optical or hearing aid services including the prescribing, preparation, fitting, demonstration or distribution of ophthalmic lenses and similar products or hearing aid devices;
- (8) Optometry or optometric services including but not limited to examination of the eyes and the prescribing, preparation, fitting, demonstration or distribution of ophthalmic lenses and similar products;
- (9) Any:
 - (a) Body piercing (not including ear piercing);
 - (b) Tattooing, including but not limited to the insertion of pigments into or under the skin; and
 - (c) Similar services;
- (10) Pharmaceutical services including but not limited to:
 - (a) The administering, prescribing, preparing, distributing or compounding of pharmaceutical drugs, vaccinations, immunizations or any of their component parts;
 - (b) The providing of or failure to provide home health care or home infusion products or services; and
 - (c) Advising and consulting customers;
- (11) Computer consulting, design or programming services, including web site design.

This exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured, if the "bodily injury", "property damage", or "personal and advertising injury" arises out of the rendering of or the failure to render any professional service.

Paragraphs (4) and (5) of this exclusion do not apply to the Incidental Medical Malpractice coverage afforded under Paragraph 1.e. in Section A. Coverages.

k. Damage To Property

"Property damage" to:

- (1) Property you 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;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;



- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property damage" (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of 7 or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section D. Limits Of Insurance.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3) and (4) of this exclusion do not apply to the use of elevators.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraphs (3) and (4) of this exclusion do not apply to "property damage" to borrowed equipment while not being used to perform operations at a job site.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

l. Damage To Your Product

"Property damage" to "your product" arising out of it or any part of it.

m. Damage To Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

n. Damage To Impaired Property Or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

o. Recall Of Products, Work Or Impaired Property

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:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work or 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.

p. Personal And Advertising Injury

"Personal and advertising injury":

- (1) Arising out of oral, written, electronic, or any other manner of publication of material, if done by or at the direction of the insured with knowledge of its falsity;



- (2) Arising out of oral, written, electronic, or any other manner of publication of material whose first publication took place before the beginning of the policy period;
- (3) Arising out of a criminal act committed by or at the direction of the insured;
- (4) Arising out of any breach of contract, except an implied contract to use another's "advertising idea" in your "advertisement";
- (5) Arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement";
- (6) Arising out of the wrong description of the price of goods, products or services;
- (7) Arising out of:
 - (a) Any actual or alleged infringement or violation of any intellectual property rights, such as copyright, patent, right of publicity, trademark, trade dress, trade name, trade secret, service mark or other designation of origin or authenticity; or
 - (b) Any injury or damage alleged in any claim or "suit" that also alleges an infringement or violation of any intellectual property right, whether such allegation of infringement or violation is made against you, or by you or by any other party involved in the claim or "suit", regardless of whether this insurance would otherwise apply.

However, this exclusion does not apply if the only allegation in the claim or "suit" involving any intellectual property right is limited to:

- (i) Infringement, in your "advertisement", of:
 - a. Copyright;
 - b. Slogan; unless the slogan is also a trademark, trade dress, trade name, service mark or other designation of origin or authenticity; or
 - c. Title of any literary or artistic work; or
- (ii) Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement".

Paragraph (7)(b)ii above shall not apply to claims or "suits" alleging infringement or violation of trademark, trade dress, trade name, service mark or other designation of origin or authenticity.

- (8) Arising out of an offense committed by an insured whose business is:

- (a) Advertising, broadcasting, publishing or telecasting;
- (b) Designing or determining content of web sites for others; or
- (c) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **a.**, **b.** and **c.** under the definition of "personal and advertising injury" in Section **F. Liability And Medical Expenses Definitions**.

For the purposes of this exclusion, the placing of frames, borders, or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting;

- (9) Arising out of an electronic chat room or bulletin board the insured hosts, owns, or over which the insured exercises control;
- (10) Arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatags, or any other similar tactics to mislead another's potential customers;
- (11) Arising out of the violation of a person's right of privacy created by any state or federal act.
However, this exclusion does not apply to liability for damages that the insured would have in the absence of such state or federal act;
- (12) Arising out of:

- (a) Advertising content for others on your web site;
- (b) Placing a link to a web site of others on your web site;

- (c) Content from a web site of others displayed within a frame or border on your web site. Content includes information, code, sounds, text, graphics or images; or
- (d) Computer code, software or programming used to enable:
 - (i) Your web site; or
 - (ii) The presentation or functionality of an "advertisement" or other content on your web site;

(13) Arising out of a violation of any anti-trust law;

(14) Arising out of the fluctuation in price or value of any stocks, bonds or other securities;

(15) Arising out of 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, credit 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; or

(16) Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "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 "personal and advertising injury" arises out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

However, this exclusion does not apply if the only allegation in the claim or "suit" involves an intellectual property right which is limited to:

- (a) Infringement, in your "advertisement", of:
 - (i) Copyright;
 - (ii) Slogan; or
 - (iii) Title of any literary or artistic work; or
- (b) Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement".

q. Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability

(1) Damages because of "bodily injury" or "property damage" arising out of 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, credit card information, health information or any other type of nonpublic information; or

(2) Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate "electronic data".

This exclusion applies even if such 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 that which is described in Paragraphs (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

r. Employment-Related Practices

"Bodily injury" or "personal and advertising injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - (b) Termination of that person's employment; or

- (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination, malicious prosecution or false arrest directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" or "personal and advertising injury" to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the injury-causing event described in Paragraphs (a), (b), or (c) above occurs before employment, during employment or after employment of that person;
- (2) Whether the insured may be liable as an employer or in any other capacity; and
- (3) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

s. Asbestos

- (1) "Bodily injury", "property damage" or "personal and advertising injury" arising out of the "asbestos hazard".
- (2) Any damages, judgments, settlements, loss, costs or expenses that:
 - (a) May be awarded or incurred by reason of any claim or "suit" alleging actual or threatened injury or damage of any nature or kind to persons or property which would not have occurred in whole or in part but for the "asbestos hazard";
 - (b) Arise out of any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, encapsulate, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of an "asbestos hazard"; or
 - (c) Arise out of any claim or "suit" for damages because of testing for, monitoring, cleaning up, removing, encapsulating, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of an "asbestos hazard".

t. 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:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA); or
- (4) 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.

Damage To Premises Rented To You – Exception For Damage By Fire, Lightning Or Explosion

Exclusions c. through h. and k. through o. do not apply to damage by fire, lightning or explosion to premises rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section D. Liability And Medical Expenses Limits Of Insurance.

2. Applicable To Medical Expenses Coverage

We will not pay expenses for "bodily injury":

a. Any Insured

To any insured, except "volunteer workers".

b. Hired Person

To a person hired to do work for or on behalf of any insured or a tenant of any insured.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers' Compensation And Similar Laws

To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

e. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports or athletic contests.

f. Products-Completed Operations Hazard

Included with the "products-completed operations hazard".

g. Business Liability Exclusions

Excluded under Business Liability Coverage.

C. WHO IS AN INSURED

1. If you are designated in the Declarations as:

- a.** An individual, you and your spouse are insureds, but only with respect to the conduct of a business, other than that described in **b.** through **e.** below, of which you are the sole owner.
- b.** A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
- c.** A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
- d.** An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.
- e.** A trust, you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.

2. Each of the following is also an insured:

a. Employees And Volunteer Workers

Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.

However, none of these "employees" or "volunteer workers" are insureds for:

(1) "Bodily injury" or "personal and advertising injury":

- (a)** To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), or to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;
- (b)** To the spouse, child, parent, brother or sister of that co-"employee" or that "volunteer worker" as a consequence of Paragraph **(1)(a)** above;
- (c)** For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs **(1)(a)** or **(b)** above; or
- (d)** Arising out of his or her providing or failing to provide professional health care services.

If you are not in the business of providing professional health care services, Paragraph **(d)** does not apply to any nurse, emergency medical technician or paramedic employed by you to provide such services.

(2) "Property damage" to property:



(a) Owned, occupied or used by:

(b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by you, any of your "employees", "volunteer workers", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

b. Real Estate Manager

Any person (other than your "employee" or "volunteer worker"), or any organization while acting as your real estate manager.

c. Temporary Custodians Of Your Property

Any person or organization having proper temporary custody of your property if you die, but only:

(1) With respect to liability arising out of the maintenance or use of that property; and

(2) Until your legal representative has been appointed.

d. Legal Representative If You Die

Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this insurance.

e. Unnamed Subsidiary

Any subsidiary and subsidiary thereof, of yours which is a legally incorporated entity of which you own a financial interest of more than 50% of the voting stock on the effective date of this Coverage Part.

The insurance afforded herein for any subsidiary not shown in the Declarations as a named insured does not apply to injury or damage with respect to which an insured under this insurance is also an insured under another policy or would be an insured under such policy but for its termination or upon the exhaustion of its limits of insurance.

3. Newly Acquired Or Formed Organization

Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain financial interest of more than 50% of the voting stock, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

a. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier; and

b. Coverage under this provision does not apply to:

(1) "Bodily injury" or "property damage" that occurred; or

(2) "Personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

4. Operator Of Mobile Equipment

With respect to "mobile equipment" any person is an insured while driving such equipment along a public highway with your permission. Any other person or organization responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the equipment, and only if no other insurance of any kind is available to that person or organization for this liability. However, no person or organization is an insured with respect to:

a. "Bodily injury" to a co-"employee" of the person driving the equipment; or

b. "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.

5. Operator Of Nonowned Watercraft

With respect to watercraft you do not own that is less than 51 feet long and is not being used to carry persons or property for a charge, any person is an insured while operating such watercraft with your permission. Any other person or organization responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the watercraft, and only if no other insurance of any kind is available to that person or organization for this liability.

However, no person or organization is an insured with respect to:



- a. "Bodily injury" to a co-"employee" of the person operating the watercraft; or
- b. "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

D. LIABILITY AND MEDICAL EXPENSES LIMITS OF INSURANCE

1. The Most We Will Pay

The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

- a. Insureds;
- b. Claims made or "suits" brought; or
- c. Persons or organizations making claims or bringing "suits".

2. Aggregate Limits

The most we will pay for:

- a. Damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard" is the Products-Completed Operations Aggregate Limit shown in the Declarations.
- b. Damages because of all other "bodily injury", "property damage" or "personal and advertising injury", including medical expenses, is the General Aggregate Limit shown in the Declarations.

This General Aggregate limit does not apply to "property damage" to premises while rented to you or temporarily occupied by you with permission of the owner, arising out of fire, lightning or explosion.

3. Each Occurrence Limit

Subject to **2.a.** or **2.b.** above, whichever applies, the most we will pay for the sum of all damages because of all "bodily injury", "property damage" and medical expenses arising out of any one "occurrence" is the Liability and Medical Expenses Limit shown in the Declarations.

The most we will pay for all medical expenses because of "bodily injury" sustained by any one person is the Medical Expenses Limit shown in the Declarations.

4. Personal And Advertising Injury Limit

Subject to **2.b.** above, the most we will pay for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization is the Personal and Advertising Injury Limit shown in the Declarations.

5. Damage To Premises Rented To You Limit

The Damage To Premises Rented To You Limit is the most we will pay under Business Liability Coverage for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, lightning or explosion, while rented to you or temporarily occupied by you with permission of the owner.

In the case of damage by fire, lightning or explosion, the Damage to Premises Rented To You Limit applies to all damage proximately caused by the same event, whether such damage results from fire, lightning or explosion or any combination of these.

6. How Limits Apply To Additional Insureds

The most we will pay on behalf of a person or organization who is an additional insured under this Coverage Part is the lesser of:

- a. The limits of insurance required in a written contract, written agreement or permit; or
- b. The Limits of Insurance shown in the Declarations.

Such amount shall be a part of and not in addition to the Limits of Insurance shown in the Declarations and described in this Section.

If more than one limit of insurance under this Policy and any endorsements attached thereto applies to any claim or "suit", the most we will pay under this Policy and the endorsements is the single highest limit of liability of all



coverages applicable to such claim or "suit". However, this paragraph does not apply to the Medical Expenses limit set forth in Paragraph 3. above.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

E. LIABILITY AND MEDICAL EXPENSES GENERAL CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

a. Notice Of Occurrence Or Offense

You or any additional insured under this Coverage Part must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the "occurrence" or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

b. Notice Of Claim

If a claim is made or "suit" is brought against any insured, you or any additional insured under this Coverage Part must:

- (1) Immediately record the specifics of the claim or "suit" and the date received; and
- (2) Notify us as soon as practicable.

You or any additional insured under this Coverage Part must see to it that we receive a written notice of the claim or "suit" as soon as practicable.

c. Assistance And Cooperation Of The Insured

You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation, settlement of the claim or defense against the "suit"; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization that may be liable to the insured because of injury or damage to which this insurance may also apply.

d. Obligations At The Insured's Own Cost

No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

e. Additional Insured's Other Insurance

If we cover a claim or "suit" under this Coverage Part that may also be covered by other insurance available to an additional insured under this Coverage Part, such additional insured must submit such claim or "suit" to the other insurer for defense and indemnity.

However, this provision does not apply to the extent that you have agreed in a written contract, written agreement or permit that this insurance is primary and non-contributory with such additional insured's own insurance.

f. Knowledge Of An Occurrence, Offense, Claim Or Suit

Paragraphs a. and b. apply to you or to any additional insured under this Coverage Part only when such "occurrence", offense, claim or "suit" is known to:



- (1) You or any additional insured under this Coverage Part that is an individual;
- (2) Any partner, if you or an additional insured under this Coverage Part is a partnership;
- (3) Any manager, if you or an additional insured under this Coverage Part is a limited liability company;
- (4) Any "executive officer" or insurance manager, if you or an additional insured under this Coverage Part is a corporation;
- (5) Any trustee, if you or an additional insured under this Coverage Part is a trust; or
- (6) Any elected or appointed official, if you or an additional insured under this Coverage Part is a political subdivision or public entity.

This Paragraph f. applies separately to you and any additional insured under this Coverage Part.

3. Legal action Against Us

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this insurance or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Policy to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom a claim is made or "suit" is brought.

5. Representations

a. When You Accept This Policy

By accepting this Policy, you agree:

- (1) The statements in the Declarations are accurate and complete;
- (2) Those statements are based upon representations you made to us; and
- (3) We have issued this Policy in reliance upon your representations.

b. Unintentional Failure To Disclose Hazards

If unintentionally you should fail to disclose all hazards relating to the conduct of your business at the inception date of this Coverage Part, we shall not deny any coverage under this Coverage Part because of such failure.

6. Other Insurance

If other valid and collectible insurance is available for a loss we cover under this Coverage Part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when **b.** below applies. If other insurance is also primary, we will share with all that other insurance by the method described in **c.** below.

b. Excess Insurance

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:

(1) Your Work

That is Fire, Extended Coverage, Builder's Risk, Installation Risk, Owner Controlled Insurance Program or OCIP, Contractor Controlled Insurance Program or CCIP, Wrap Up Insurance or similar coverage for "your work";

(2) Premises Rented To You

That is fire, lightning or explosion insurance for premises rented to you or temporarily occupied by you with permission of the owner;

(3) Tenant Liability

That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner;

(4) Aircraft, Auto Or Watercraft

If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion **g.** of Section **B.** Exclusions.

(5) Property Damage To Borrowed Equipment Or Use Of Elevators

If the loss arises out of "property damage" to borrowed equipment or the use of elevators to the extent not subject to Exclusion **k.** of Section **B.** Exclusions.

(6) When You Are Added As An Additional Insured To Other Insurance

That is other insurance available to you covering liability for damages arising out of the premises or operations, or products and completed operations, for which you have been added as an additional insured by that insurance; or

(7) When You Add Others As An Additional Insured To This Insurance

That is other insurance available to an additional insured.

However, the following provisions apply to other insurance available to any person or organization who is an additional insured under this Coverage Part:

(a) Primary Insurance When Required By Contract

This insurance is primary if you have agreed in a written contract, written agreement or permit that this insurance be primary. If other insurance is also primary, we will share with all that other insurance by the method described in **c.** below.

(b) Primary And Non-Contributory To Other Insurance When Required By Contract

If you have agreed in a written contract, written agreement or permit that this insurance is primary and non-contributory with the additional insured's own insurance, this insurance is primary and we will not seek contribution from that other insurance.

Paragraphs **(a)** and **(b)** do not apply to other insurance to which the additional insured has been added as an additional insured.

When this insurance is excess, we will have no duty under this Coverage Part to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1)** The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2)** The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method Of Sharing

If all the other insurance permits contribution by equal shares, we will follow this method also. Under this approach, each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.



If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

7. Transfer Of Rights Of Recovery Against Others To Us

a. Transfer Of Rights Of Recovery

If the insured has rights to recover all or part of any payment, including Supplementary Payments, we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them. This condition does not apply to Medical Expenses Coverage.

b. Waiver Of Rights Of Recovery (Waiver Of Subrogation)

If the insured has waived any rights of recovery against any person or organization for all or part of any payment, including Supplementary Payments, we have made under this Coverage Part, we also waive that right, provided the insured waived their rights of recovery against such person or organization in a contract, agreement or permit that was executed prior to the injury or damage.

F. LIABILITY AND MEDICAL EXPENSES DEFINITIONS

1. "Advertisement" means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purpose of this definition:
 - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
 - b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purpose of attracting customers or supporters is considered an advertisement.
2. "Advertising idea" means any idea for an "advertisement".
3. "Asbestos hazard" means an exposure or threat of exposure to the actual or alleged properties of asbestos and includes the mere presence of asbestos in any form.
4. "Auto" means:
 - a. A land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment; or
 - b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where it is licensed or principally garaged.However, "auto" does not include "mobile equipment".
5. "Bodily injury" means physical:
 - a. Injury;
 - b. Sickness; or
 - c. Diseasesustained by a person and, if arising out of the above, mental anguish or death at any time.
6. "Coverage territory" means:
 - a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
 - b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in **a.** above;
 - c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in **a.** above;
 - (2) The activities of a person whose home is in the territory described in **a.** above, but is away for a short time on your business; or

(3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication.

provided the insured's responsibility to pay damages is determined in the United States of America (including its territories and possessions), Puerto Rico or Canada, in a "suit" on the merits according to the substantive law in such territory, or in a settlement we agree to.

7. "Electronic data" means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of "electronic data", means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
8. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
9. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.
10. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.
11. "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:
 - a. The repair, replacement, adjustment or removal of "your product" or "your work"; or
 - b. Your fulfilling the terms of the contract or agreement.
12. "Insured contract" means:
 - a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire, lightning or explosion to premises while rented to you or temporarily occupied by you with permission of the owner is subject to the Damage To Premises Rented To You limit described in Section D. Liability And Medical Expenses Limits Of Insurance.
 - b. A sidetrack agreement;
 - c. Any easement or license agreement, including an easement or license agreement in connection with construction or demolition operations on or within 50 feet of a railroad;
 - d. Any obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
 - e. An elevator maintenance agreement; or
 - f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. includes that part of any contract or agreement that indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing.

However, Paragraph f. does not include that part of any contract or agreement:

 - (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders, designs or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or

- (2) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection, architectural or engineering activities.
13. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
14. "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 aircraft, watercraft or "auto";
 - b. While it is in or on an aircraft, watercraft or "auto"; or
 - c. While it is being moved from an aircraft, watercraft or "auto" 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 aircraft, watercraft or "auto".
15. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
 - b. Vehicles maintained for use solely on or next to premises you own or rent;
 - c. Vehicles that travel on crawler treads;
 - d. Vehicles, whether self-propelled or not, on which are permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
 - e. Vehicles not described in a., b., c., or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
 - f. Vehicles not described in a., b., c., or d. above maintained primarily for purposes other than the transportation of persons or cargo.
- However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
- (1) Equipment, of at least 1,000 pounds gross vehicle weight, designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
 - (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.
- However, "mobile equipment" does not include any land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance or motor vehicle registration law where they are licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law or motor vehicle registration law are considered "autos".
16. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
17. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:

- a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person or organization occupies, committed by or on behalf of its owner, landlord or lessor;
 - d. Oral, written, electronic, or any other manner of publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - e. Oral, written, electronic, or any other manner of publication of material that violates a person's right of privacy;
 - f. Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement"; or
 - g. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement".
- 18.** "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.
- 19.** "Products-completed operations hazard";
- a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed to be completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.
- Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.
- The "bodily injury" or "property damage" must occur away from premises you own or rent, unless your business includes the selling, handling or distribution of "your product" for consumption on premises you own or rent.
- b. Does not include "bodily injury" or "property damage" arising out of:
 - (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured; or
 - (2) The existence of tools, uninstalled equipment or abandoned or unused materials.
- 20.** "Property damage" means:
- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
 - b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of "occurrence" that caused it.
- As used in this definition, "electronic data" is not tangible property.
- 21.** "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies are alleged. "Suit" includes:
- a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

22. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
23. "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.
24. "Volunteer worker" means a person who:
- a. Is not your "employee";
 - b. Donates his or her work;
 - c. Acts at the direction of and within the scope of duties determined by you; and
 - d. Is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.
25. "Your product":
- a. Means:
 - (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
 - (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
 - b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
 - (2) The providing of or failure to provide warnings or instructions.
 - c. Does not include vending machines or other property rented to or located for the use of others but not sold.
26. "Your work":
- a. Means:
 - (1) Work or operations performed by you or on your behalf; and
 - (2) Materials, parts or equipment furnished in connection with such work or operations.
 - b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
 - (2) The providing of or failure to provide warnings or instructions.

BLANKET ADDITIONAL INSURED BY CONTRACT



This endorsement modifies insurance provided under the following:

BUSINESS LIABILITY COVERAGE FORM

Except as otherwise stated in this endorsement, the terms and conditions of the Policy apply.

A. The following is added to Section C. WHO IS AN INSURED:

Additional Insureds When Required By Written Contract, Written Agreement Or Permit

The person(s) or organization(s) identified in Paragraphs a. through f. below are additional insureds when you have agreed, in a written contract or written agreement, or when required by a written permit issued by a state or governmental agency or subdivision or political subdivision that such person or organization be added as an additional insured on your Coverage Part, provided the injury or damage occurs subsequent to the execution of the contract or agreement, or the issuance of the permit.

A person or organization is an additional insured under this provision only for that period of time required by the contract, agreement or permit.

However, no such person or organization is an additional insured under this provision if such person or organization is included as an additional insured by any other endorsement issued by us and made a part of this Coverage Part.

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

The insurance afforded to such additional insured only applies to the extent permitted by law.

The limits of insurance that apply to additional insureds are described in Section **D. LIABILITY AND MEDICAL EXPENSES LIMITS OF INSURANCE**. How this insurance applies when other insurance is available to an additional insured is described in the Other Insurance Condition in Section **E. LIABILITY AND MEDICAL EXPENSES GENERAL CONDITIONS**.

a. Vendors

Any person(s) or organization(s) (referred to below as vendor), but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business and only if this Coverage Part provides coverage for "bodily injury" or "property damage" included within the "products-completed operations hazard".

(1) The insurance afforded to the vendor is subject to the following additional exclusions:

This insurance does not apply to:

- (a) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;
- (b) Any express warranty unauthorized by you;
- (c) Any physical or chemical change in the product made intentionally by the vendor;
- (d) Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
- (e) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
- (f) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;



- (g) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor; or
 - (h) "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:
 - (i) The exceptions contained in Paragraphs (d) or (f); or
 - (ii) Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
 - (2) This insurance does not apply to any insured person or organization from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.
- b. Lessors Of Equipment**
- (1) Any person or organization from whom you lease equipment; but only with respect to their liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person or organization.
 - (2) With respect to the insurance afforded to these additional insureds, this insurance does not apply to any "occurrence" which takes place after you cease to lease that equipment.
- c. Lessors Of Land Or Premises**
- (1) Any person or organization from whom you lease land or premises, but only with respect to liability arising out of the ownership, maintenance or use of that part of the land or premises leased to you.
 - (2) With respect to the insurance afforded to these additional insureds, this insurance does not apply to:
 - (a) Any "occurrence" which takes place after you cease to lease that land or be a tenant in that premises; or
 - (b) Structural alterations, new construction or demolition operations performed by or on behalf of such person or organization.
- d. Architects, Engineers Or Surveyors**
- (1) Any architect, engineer, or surveyor, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:
 - (a) In connection with your premises;
 - (b) In the performance of your ongoing operations performed by you or on your behalf; or
 - (c) In connection with "your work" and included within the "products-completed operations hazard", but only if:
 - (i) The written contract, written agreement or permit requires you to provide such coverage to such additional insured; and
 - (ii) This Coverage Part provides coverage for "bodily injury" or "property damage" included within the "products-completed operations hazard".
 - (2) With respect to the insurance afforded to these additional insureds, the following additional exclusion applies:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services, including:

 - (i) The preparing, approving, or failure to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders, designs or drawings and specifications; or
 - (ii) Supervisory, surveying, inspection, architectural or engineering activities.

This exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured, if the "bodily injury", "property



damage", or "personal and advertising injury" arises out of the rendering of or the failure to render any professional service.

e. State Or Governmental Agency Or Subdivision Or Political Subdivision Issuing Permit

- (1) Any state or governmental agency or subdivision or political subdivision, but only with respect to operations performed by you or on your behalf for which the state or governmental agency or subdivision or political subdivision has issued a permit.
- (2) With respect to the insurance afforded to these additional insureds, this insurance does not apply to:
 - (a) "Bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the federal government, state or municipality; or
 - (b) "Bodily injury" or "property damage" included within the "products-completed operations hazard".

f. Any Other Party

- (1) Any other person or organization who is not in one of the categories or classes listed above in Paragraphs a. through e. above, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:
 - (a) In the performance of your ongoing operations performed by you or on your behalf;
 - (b) In connection with your premises owned by or rented to you; or
 - (c) In connection with "your work" and included within the "products-completed operations hazard", but only if:
 - (i) The written contract, written agreement or permit requires you to provide such coverage to such additional insured; and
 - (ii) This Coverage Part provides coverage for "bodily injury" or "property damage" included within the "products-completed operations hazard".
- (2) With respect to the insurance afforded to these additional insureds, the following additional exclusion applies:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:

 - (a) The preparing, approving, or failure to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders, designs or drawings and specifications; or
 - (b) Supervisory, surveying, inspection, architectural or engineering activities.

This exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured, if the "bodily injury", "property damage", or "personal and advertising injury" arises out of the rendering of or the failure to render any professional service described in Paragraphs f.(2)(a) or f.(2)(b) above.

INSURED: Streamline Automation Systems LLC

POLICY #: 72WECPO7250

POLICY PERIOD: 05/01/2025

TO: 05/01/2026



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**WAIVER OF OUR RIGHT TO RECOVER FROM
OTHERS ENDORSEMENT - CALIFORNIA**

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

You must maintain payroll records accurately segregating the remuneration of your employees while engaged in the work described in the Schedule.

The additional premium for this endorsement shall be % of the California workers' compensation premium otherwise due on such remuneration.

SCHEDULE

Person or Organization

Job Description

BLANKET PER WRITTEN CONTRACT