

PREMIUM IS > \$5000

INSURED

This section is for policy:	B2208-87-44
Assembled-on Date:	04/20/19
Assembled-on Time:	03:36:30
Full Policy Number:	B220887440019
Transaction Number:	001
Operator id:	R8508

**TRANSACTION:
RENEWAL**



PO BOX 2527 ,
Grand Rapids, MI 49501-2527

PRODUCER#: 08 34 70 387
NOLAN ANDERSON
1340 MONTONDON # A
WAUNAKEE WI 53597

PO BOX 2527
Grand Rapids, MI 49501-2527



PRODUCER#: 08 34 70 387
NOLAN ANDERSON
1340 MONTONDON # A
WAUNAKEE WI 53597

AGTADDDXP



NOLAN ANDERSON
1340 MONTONDON # A
WAUNAKEE WI 53597
PRODUCER#: 08 34 70 387

CHEROKEE GARDEN CONDOMINIUM
HOMES INC
5217 COMANCHE WAY
MADISON WI 53704

NOLAN ANDERSON
1340 MONTGOMERY # A
WAUNAKEE
WI 53597



CHEROKEE GARDEN CONDOMINIUM
HOMES INC
5217 COMANCHE WAY
MADISON
WI 53704



Dear Farmers® Customer,

Thank you for choosing Farmers for your Business Insurance needs.

In today's business environment, we understand that your business needs may change during the year. For example, you may acquire new equipment, adjust your staffing, add a new location, create electronic ordering and/or billing for your customers or begin offering new services.

These changes may require updated insurance coverage for your business.

Farmers and its agents want to help make you smarter about your insurance. To do that, we offer special services at no additional cost to you to help you ensure your business has the coverage it needs.

For example:

- Your agent will be happy to schedule a Farmers Friendly Review® with you. During this review, your agent can talk to you about available insurance discounts, potential coverage gaps, and new products that may be available to you. In addition, if there have been changes in your business since your last policy review, your premium may be eligible for additional pricing consideration.
- MysafetyPoint.com makes safety and loss control information available that may help you avoid workplace injuries and other losses.

To access this information, log onto www.mysafetypoint.com, then register with your policy number and email address to find safety and loss control information that is specific to your type of business.

ENCLOSED YOU WILL FIND YOUR POLICY DOCUMENTS. PLEASE REVIEW YOUR COVERAGES TO ENSURE THEY MEET YOUR NEEDS.

If you have any questions, please contact your Farmers agent.

NOLAN ANDERSON

Email: nanderson@farmersagent.com

608-849-5039



FARMERS
INSURANCE

STATEMENT

TRUCK INSURANCE EXCHANGE

° CHEROKEE GARDEN CONDOMINIUM HOMES INC

5217 COMANCHE WAY

MADISON WI 53704

APRIL 20, 2019

Date

34-70-387

Agent's Number

B2208-87-44

Policy Number

Loan Number

This Statement Reflects:

Effective Date: 07/01/19

☐ New Business

☐ Reinstatement

☐ Change Of Coverage

☐ Added Coverage

\$ Previous Balance Owing

\$ Premium

\$ Membership, Policy, Reinstatement, Reissue or Service Fees

\$ Pro Rata Premium Due

\$ **24,426.00** Premium For Renewing Entire Present Coverage From 07/01/19 To 07/01/20

\$

\$

\$

\$

\$ **24,426.00** Total Charges

\$

\$ Payments

\$ Other Credits _____

\$ _____ Total Credits

\$ **- NONE - BALANCE DUE**

\$ _____ Optional Amount

\$ _____ Refund

**IMPORTANT- D-O N-O-T P-A-Y T-H-I-S N-O-T-I-C-E
PREMIUM WILL BE BILLED. ACCT # F001406039-001-00001.**

State Required Notification:



Dear Valued Customer:

Keep This Notice With Your Insurance Papers

Problems With Your Insurance? - If you are having problems with your insurance company or agent, do not hesitate to contact the insurance company or agent to resolve your problem.

Farmers Insurance Group of Companies
P.O. Box 2094
Aurora, IL 60507-2094
630-907-0030

You can also contact the **Office of the Commissioner of Insurance**, a state agency which enforces Wisconsin's insurance laws, and file a complaint. You can contact the **Office of the Commissioner of Insurance** by writing to:

Office of the Commissioner of Insurance
Complaints Department
P.O. Box 7873
Madison, WI 53707-7873

or you can call 1-800-236-8517 outside of Madison or 608-266-0103 in Madison, and request a complaint form.



Date: APRIL 20, 2019

Dear Workers Compensation Customer,

Thank you for selecting the Farmers Insurance Group of Companies for your Workers Compensation Insurance coverage. We are happy to have you as a customer and to service your business needs.

The premium shown on the information page, schedule of operations, and endorsements is an estimate. An independent auditor may contact you to review your accounting records or we may request completion of a Policy Holder Report. We do so to ensure a fair premium is paid by each insured, based on the actual payroll exposure for the time the policy was in force. If a physical audit is made of your accounting records, the auditor will review the following areas.

- Verify the policy has been properly classified according to the types of job duties your employees perform.
- Determine actual payroll assigned to each classification based on individual job duties of each employee. Payroll and overtime must be segregated by classification.
- Review your records for proper treatment of tips and overtime based upon the laws of the states listed in your policy.
- Review of subcontracted payroll to others. Please obtain a Certificate of Workers Compensation Insurance from each subcontractor for any work performed. This will prevent unnecessary confusion and additional premium charges when the policy is finalized. If no certificates are available for review at the time of the audit, subcontracted payroll will be included in the premium basis.

If a Policy Holder Report is sent to you for completion of payroll information, we will request a copy of your federal or state payroll reporting forms or other payroll sources to verify the payroll reported.

If you would like more information concerning your Workers Compensation policy, your Farmers Agent will be happy to assist you.

Mid Century Insurance Company
Truck Insurance Exchange
Farmers Insurance Exchange
Fire Insurance Exchange

Attention

Action Required

Dear Customer,

Thank you for choosing Farmers[®] for your Workers Compensation needs. We appreciate your business.

- ▶ **PLEASE NOTE: YOUR STATE MAY REQUIRE THAT CERTAIN FORMS AND/OR NOTICES BE POSTED IN THE WORKPLACE.**
- ▶ **IF YOU DO NOT POST THE FORMS/NOTICES, YOU COULD BE SUBJECT TO FINES LEVIED BY THE STATE.**

In order to obtain your state mandated workers compensation forms and information regarding how to report a claim, please proceed to the MySafetyPoint website at www.mysafetypoint.com.

1. Register
2. Click on Reference Links
3. Click on "Claims Forms and Posting Notices"
4. Follow the instructions for your state

These forms/notices are provided to you free of charge in order to help you comply with state requirements for posting of notices regarding workers' compensation insurance.

In addition to providing you with your state-mandated forms and notices, *MySafetyPoint* will give you access to a wealth of safety and loss control information which may help you avoid workplace injuries and other losses.

Thank you for your business. If you have any questions, please contact your Farmers agent.



Important Notice

Subscription Agreement Notice

(Please keep for your records)

By payment of the policy premium, you acknowledge that you have received and read the Truck Insurance Exchange Subscription Agreement (the terms of which are provided below) and that you agree to be bound to all of the terms and conditions of the Subscription Agreement.

Under the Subscription Agreement, you appoint Truck Underwriters Association (the "Association") to act as the attorney-in-fact. The Association has acted in this capacity since 1935. The Subscription Agreement provides for payment of compensation to the Association for its becoming and acting as attorney-in-fact. This compensation consists of a membership fee and a percentage of premiums on all policies of insurance or reinsurance issued or effected by the Exchange. These fees are included in your policy payment and are not an additional fee.

We reserve the right to request that you provide us with a signed Subscription Agreement and if you fail to do so, your coverage may be terminated.

Subscription Agreement

For and in consideration of the benefits to be derived therefrom the subscriber covenants and agrees with Truck Insurance Exchange and other subscribers thereto through their and each of their attorney-in-fact, Truck Underwriters Association, to exchange with all other subscribers' policies of insurance or reinsurance containing such terms and conditions therein as may be specified by said attorney-in-fact and approved by the Board of Governors or its Executive Committee for any loss insured against, and subscriber hereby designates, constitutes and appoints Truck Underwriters Association to be attorney-in-fact for subscriber, granting to it power to substitute another in its place, and in subscriber's name, place and stead to do all things which the subscriber or subscribers might or could do severally or jointly with reference to all policies issued, including cancellation thereof, collection and receipt of all monies due the Exchange from whatever source and disbursement of all loss and expense payments, effect reinsurance and all other acts incidental to the management of the Exchange and the business of interinsurance; subscriber further agrees that there shall be paid to said Association, as compensation for its becoming and acting as attorney-in-fact, the membership fees and twenty per centum of the Premium Deposit for the insurance provided and twenty per centum of the premiums required for continuance thereof.

The remaining portion of the Premium Deposit and of additional term payments made by or on behalf of the subscriber shall be applied to the payment of losses and expenses and to the establishment of reserves and general surplus. Such reserves and surplus may be invested and reinvested by a Board of Governors duly elected by and from subscribers in accordance with provisions of policies issued, which Board or its Executive Committee or an agent or agency appointed by written authority of said Executive Committee shall have full powers to negotiate purchases, sales, trades, exchanges, and transfers of investments, properties, titles and securities, together with full powers to execute all necessary instruments. The expenses above referred to shall include all taxes, license fees, attorneys' fees and adjustment expenses and charges, expenses of members' and governors' meetings, agents' commissions, and such other specified fees, dues and expenses as may be authorized by the Board of Governors. All other expenses incurred in connection with the conduct of the Exchange and such of the above expenses as shall from time to time be agreed upon by and between the Association and the Board of Governors or its Executive Committee shall be borne by the Association.

The principal office of the Exchange and its attorney-in-fact shall be maintained in the City of Los Angeles, County of Los Angeles, State of California.

This agreement can be signed upon any number of counterparts with the same effect as if the signatures of all subscribers were upon one and the same instrument, and shall be binding upon the parties thereto, severally and ratably as provided in policies issued. Wherever the word "subscriber" is used the same shall mean members of the Exchange, the subscriber hereto, and all other subscribers to this or any other like agreement. Any policy issued hereon shall be non-assessable.



Farmers Insurance Group of Companies® Privacy Notice

In the course of our business relationship with you, we collect information about you that is necessary to provide you with our products and services. We treat this information as confidential and recognize the importance of protecting it. We value your confidence in us.

You trust us with an important part of your financial life. We are proud of our privacy policies and procedures and encourage you to review them carefully.

This notice from the member companies of the Farmers Insurance Group of Companies listed on the back of this notice* describes our privacy practices regarding information about our customers and former customers that obtain financial products or services from us for personal, family or household purposes.** When state law is more protective of individuals than federal privacy law, we will protect information in accordance with state law consistent with the requirements of federal preemption.

Information We Collect

We collect and maintain information about you to provide you with the coverage, product or service you request and to service your account.

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information we receive on applications or other forms, such as social security number, assets, income and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history;
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history; and
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations regarding your health.

How we protect your information

At Farmers, our customers are our most valued assets. Protecting your privacy is important to us. We restrict access to personal information about you to those individuals, such as our employees and agents, who provide you with our products and services. We require those individuals to whom we permit access to your customer information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information.

We do not disclose any nonpublic personal information about you, as our customer or former customer, except as described in this notice.

Information we disclose

We may disclose the nonpublic personal information we collect about you, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and to other third parties, all as permitted by law.

Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will abide by the privacy restrictions imposed by that organization.

We are permitted to disclose personal health information (1) to process your transaction with us, for instance, to determine eligibility for coverage, to process claims or to prevent fraud; (2) with your written authorization, and (3) otherwise as permitted by law.

Sharing information with affiliates

The Farmers family encompasses various affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described under Information we collect, to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters and brokers/dealers; and
- Non-financial service providers, such as management companies, attorneys-in-fact and billing companies.

We are permitted by law to share with our affiliates information about our transactions and experiences with you.

In addition, we may share with our affiliates consumer report information, such as information from credit reports and certain application information, that we have received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

Your choice

If it is your decision not to opt-out and to allow sharing of your information with our affiliates, you do not need to respond to us in any way.

If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may by calling toll free, 1-877-411-4249, (please have all of your policy numbers available). We will implement your request within a reasonable time after hearing from you.

Modifications to our privacy policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information about you with nonaffiliated third parties. Before we do that, we will provide you with a revised privacy notice and give you the opportunity to opt-out of that type of information sharing.

Website

Our website privacy notices, such as the one located at <http://www.farmers.com/disclaimer/privacy-policy> and <http://cp.foremost.com/general/privacy-policy.htm>, contain additional information particular to website use. Please pay careful attention to those notices if you transmit personal information to Farmers over the Internet.

Recipients of this notice

We are providing this notice to the named policyholder at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder on that policy will receive this notice, though any policyholder may request a copy of this notice. You may receive more than one copy of this notice if you have more than one policy with Farmers. You also may receive notices from affiliates, other than those listed below. Please read those notices carefully to determine your rights with respect to those affiliates' privacy practices.

Signed:

Farmers Insurance Exchange, Foremost Insurance Company Grand Rapids, Michigan**, Foremost Signature Insurance Company**, Foremost Property and Casualty Insurance Company **, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.); Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc.; Farmers New Century Insurance Company, Farmers Group, Inc.; Farmers Reinsurance Company, Farmers Services Insurance Agency, Farmers Services Corporation, Farmers Texas County Mutual Insurance Company, Farmers Underwriters Association, Farmers Value Added, Inc.; Farmers Financial Solutions, LLC member FINRA & SIPC***; FFS Holding, LLC; Farmers Services, LLC; ZFUS Services, LLC; FIG Holding Company, FIG Leasing Co., Inc.; Fire Underwriters Association, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Texas Farmers Insurance Company, Farmers New World Life Insurance Company, Truck Underwriters Association, Civic Property and Casualty Company, Exact Property and Casualty Company and Neighborhood Spirit Property and Casualty Company.

*The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the Farmers Insurance Group of Companies.

* *This notice does not apply to personal insurance policies issued by Foremost Insurance Company Grand Rapids, Michigan, Foremost Signature Insurance Company and Foremost Property and Casualty Insurance Company, but only to commercial insurance policies issued by these companies for business purposes. If you have obtained an insurance policy from these companies for personal, family or household purposes, you should refer to the privacy notice that you received with that policy.

* * *You may obtain more information about the Securities Investor Protection Corporation (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at www.sipc.org. For information about FINRA and Broker Check you may call the FINRA Broker Check hotline at (800) 289-9999 or access the FINRA website

Farmers Workers' Compensation



Report All Injuries Immediately

... and use our Preferred Provider Organization of industrial clinics, medical specialists, and hospitals wherever possible. These medical providers are committed to giving excellent treatment as well as managing costs.

Classification and Rates

... are adopted and approved by the insurance regulatory authorities in the state in which the policy is written. A state-approved rating bureau receives a copy of your policy and checks to see that the proper classifications and rates for your business have been applied.

Premium

... is based on payroll. Multiply payroll by rate to determine premium due. The premium set at the time the policy is issued is an estimate. Your final premium will be based on actual employee gross pay. Any difference between the estimated premium paid and the actual premium charge will either be billed or refunded to you.

If a deposit premium was paid it will be retained by the company but will be returned when the insurance relationship ends, provided the earned premium due the company has been paid.

Reporting Your Payroll

You will periodically be sent a form for reporting payroll by classification. Complete the forms when due and return with your premium payment. Failure to report payroll or pay premium may result in cancellation.

It is essential to keep your payroll segregated accurately by classification. If you do not, the law requires us to apply the highest rated classification to the total payroll. Coverage as applies to partners, executive officers, etc. is to be included in payroll unless we have a signed exclusion endorsement.

If you elect Farmers RealTime BillingSM, please note that you must complete registration on our billing platform within 7 calendar days. A condition of Farmers RealTime Billing is the timely submission of payroll reports. Payroll reports must be submitted for every reporting period, regardless of payroll volume. Failure to complete registration and/or submit timely payroll reports will prevent Farmers RealTime Billing from collecting the required premium due and the policy will be subject to cancellation for nonpayment of premium.

Farmers RealTime Billing requires a completed Automated Clearing House ("ACH") authorization in order to process payments. Failure to provide the required ACH authorization or to properly fund your account for the ACH premium payment drafts will result in the policy being subject to cancellation for nonpayment of premium.

Auditing

State laws and the policy conditions provide we examine and audit your books or records as they apply to this insurance. We do so to ensure a fair premium is paid by each customer, neither too high nor too low, based on the actual exposure. The auditor will:

1. Verify the policy has been properly classified, according to the types of job duties your employees perform.
2. Determine the actual payroll assigned to each classification based on the individual jobs of each employee. Payroll and overtime must be segregated by classification.
3. If your policy covers operations of a restaurant, exclude tips in your accounting records. Otherwise they will be added to the payroll.

Subcontractors

If you use subcontractors, insist that they provide you with a Certificate of Workers' Compensation Insurance before they begin work. These certificates must be on file at the time of the audit. Otherwise, the Subcontractors will be covered under your policy and you must report their payroll and pay the premium.

Texas Only: If the subcontractors meet the definition of independent contractors, they can be excluded from coverage if you and your independent contractors file the appropriate forms with the TDI and Farmers Insurance Group.

Changes

Notify your Agent of the following changes as we must inform the appropriate rating bureau:

Business Location
Mailing Address

Classification
Transfer of Ownership

Loss Control

If you have a safety concern, we have a professional staff of Loss control Consultants who stand ready to help you conduct a personalized hazard identification survey of your business operation and assist you in creating a safety program. Let your Agent know if you would like them to contact you.

If an Injury Occurs

Report all injuries immediately regardless of severity.

Report of death must be made within 24 hours.

A Report of Injury form should be completed immediately (but not more than 5 days after notice of the injury) and sent to your Farmers Claims Department.

Report Signs of a Fraudulent Claim

As Farmers takes an active role in preventing fraud through our anti-fraud division, it is important that you report claims immediately. This allows us to promptly provide benefits in legitimate cases and begin investigations where appropriate. If you have any doubts about a claim, call and discuss them with your Farmers Workers' Compensation Claims Offices as soon as possible.

Note: The information in this form is not part of the policy contract. Contact your Farmers' agent if you have any questions.



INTRODUCING FARMERS REALTIME BILLINGSM

We are pleased to announce that you may qualify for Farmers RealTime BillingSM - a new billing program for our Workers' Compensation policies! This program integrates your payroll with your Workers' Compensation policy in a simple and cost-effective process. It provides a Pay-As-You-Go solution that links your payroll directly to your Workers' Compensation premiums and takes the guesswork out of estimating annual payrolls. Premiums are billed on the basis of your actual payroll checks. Your payroll may be reported by your payroll provider and the premium is collected per pay period, which may improve your business' cash flow and can reduce your exposure to potential large audit balances due at the end of the policy's term. This payment solution also eliminates having to make a substantial down payment to start a policy.

Farmers RealTime Billing benefits include:

- **Premiums billed based on your payroll**
- **Helps minimize final premium audit adjustments**
- **Can maximize and stabilize your business' cash flow**
- **Removes installment fees and monthly checks**

Questions? Contact your Farmers® agent

To find out if you qualify for Farmers RealTime Billing or if you have any questions, please contact your Farmers agent.

We look forward to continuing to serve your business needs.

Farmers Insurance Group®

**TRUCK INSURANCE EXCHANGE****18244**(An Inter-Insurance Exchange hereinafter Sometimes Referred To As Company)

Members of the Farmers Insurance Group of Companies

Home Office: 6301 Owensmouth Avenue Woodland Hills CA 91367

Workers' Compensation Information Page

When you pay the premium due, it is agreed that the policy is renewed for the policy period stated below, subject to all its terms and conditions. If you do not wish to renew this policy, please notify our office in writing before the renewal date to avoid the annual minimum premium charge.

The attorney-in-fact (AIF) or management fee for your renewed policy will never exceed 20% of the policy's premiums and will be paid out of the premiums. You may wish to consider this information in deciding whether to accept or decline this offer to renew your policy.

1. Named Insured and Mailing Address
CHEROKEE GARDEN CONDOMINIUM HOMES INC

5217 COMANCHE WAY

MADISON WI 53704

Legal Entity: ☐ Individual ☐ Partnership ☒ Corporation
☐ Other _____

1436 WHEELER RD

Other workplaces not shown above: MADISON WI 537041432

2. Policy Period: From 07/01/19 to 07/01/20 12:01 a.m. Standard Time at the insured's mailing address.

3. A. Workers' Compensation Insurance: Part One of this policy applies to the Workers' Compensation Law of the states listed here: WI

B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in item 3A. The limits of our liability under Part Two are:

Bodily Injury by Accident \$ 100,000 each accident
Bodily Injury by Disease \$ 100,000 each employee
Bodily Injury by Disease \$ 500,000 policy limit

C. Other States Insurance. Part Three of the policy applies to the states, if any, listed here: "All states except No. Dakota, Ohio, Washington and Wyoming, states designated in item 3A of the Information Page and".

4. The premium for this policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required below is subject to verification and change by audit.

\$ 0.00 Total Deposit Premium

\$ SEE INVOICE Prior Year's Deposit

\$ SEE INVOICE **Other Credits**\$ SEE INVOICE **Balance Due**

Classification of Operations SEE CLASSIFICATION OF OPERATIONS SCHEDULE	Code No.	Premium Basis Estimated Total Annual Remuneration	Rates Per \$100 of Remu- neration	Estimated Annual Premium *see Additional Fee Information below
This Is Not An Invoice				

Minimum
Premium \$ 900.00

Total Estimated Annual Premium \$ 24,426.00

Expense Constant \$ 220.00

(Included in Total Estimated Annual Premium)

Agent: NOLAN ANDERSON
Agent Phone: 608-849-5039

Countersigned _____

Authorized Representative

Additional Fee Information

The following additional fees apply on an account, not a per-policy, basis.

- * A **service fee** will be assessed on every installment invoice and will be included in the minimum amount due. However, if you choose to pay the entire account balance in full upon receipt of the first installment, the fee will be waived. In addition, for accounts fully enrolled in online billing and scheduled for recurring Electronic Funds Transfer (EFT) payments the fee will be waived in all states except Connecticut and Georgia.

State	Installment Fee
All states except Alaska, Florida, Maryland, New Jersey and West Virginia	\$6.00
Alaska and Maryland	Not applicable
Florida	\$3.00
New Jersey	\$7.00
West Virginia	\$5.00

- * A **returned payment fee** applies per check, electronic transaction or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account. *NOTE: If the returned payment is in response to a Notice of Cancellation, coverage still cancels on the cancellation effective date set forth in the notice.*

State	NSF Fee
All states except Alaska, Florida, Indiana, Maine, Nebraska, New Jersey, North Dakota, Oklahoma, Virginia and West Virginia	\$30.00
North Dakota and Oklahoma	\$25.00
Nebraska and Indiana	\$20.00
Florida and West Virginia	\$15.00
Maine	\$10.00
Alaska, New Jersey and Virginia	Not applicable

- * A **late fee** will be assessed on each Notice of Cancellation that is issued and will be included in the minimum amount due.

State	Late Fee
All states except Alaska, Florida, Maryland, Missouri, Nebraska, New Jersey, Rhode Island, South Carolina, Virginia, and West Virginia	\$20.00
Nebraska, Rhode Island and South Carolina	\$10.00
Alaska, Florida, Maryland, Missouri, New Jersey, Virginia and West Virginia	Not applicable
Farmers Real Time Billing SM (all states)	Not applicable

The following applies on a per-policy basis.

- * A **reinstatement fee** of \$25.00 will be assessed if the policy is reinstated over 30 days but under 6 months from the cancellation date. *This fee does not apply to Florida, Indiana & Maryland or to Workers' Compensation policies.*

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

Extension Of Information Page

Schedule of Forms

Policy No. B2208-87-44 19

Form Number	Form Description	Applicable States
25-7517ED2	POLICYHOLDER ROLL-ON LETTER	WI
25-2519	POLICYHOLDER NOTICE - WI	WI
ES028-ED3	PREMIUM DISCOUNT ENDORSEMENT	WI
WC480601C	WISCONSIN LAW ENDORSEMENT	WI
WC000419	PREMIUM DUE DATE ENDORSEMENT	WI
WC480606B	WI CANC AND NON-RENEWAL END	WI
WC480401	CONTRACTING CLASS PREMIUM ADJ END	WI
25-2937	POLICYHOLDER LETTER	WI
25-3066	POSTING NOTICE LETTER - MYSAFETYPPOINT	WI
25-3063	IMPORTANT INFORMATION	WI
WC000000C	WORK COMP/EMPL LIAB INSURING AGREEMENT	WI
56-5933	COUNTERSIGNATURE PAGE	WI
25-7200	NB/REN STATEMENT	WI
WC000422B	TERRORISM RISK INS REAUTHORIZATION ACT	WI
25-3037C1	SUBSCRIPTION AGREEMENT-TRK	WI
WC000421D	CATASTROPHE PREMIUM ENDORSEMENT	WI
WC000424	AUDIT NONCOMPLIANCE CHARGE ENDORSEMENT	WI
25-9200	FARMERS PRIVACY NOTICE	WI
25-2425	WELCOME TO FARMERS LETTER - INSURED	WI
25-9186	INTRO FARMERS REALTIME BILLING	WI
#		WI
56-5285ED8	ADDITIONAL CONDITIONS W/C	WI
25-9230ED3	REMINDER-REVIEW YOUR COVERAGES	WI
WC000425	EXP RATING MOD FACTOR REVISION END	WI
WC000414A	NOTICE OF CHANGE IN OWNERSHIP END	WI

Classification of Operations (Continued)		Premium Basis	Rates	
STATE: WI	Code No.	Estimated Total Annual Remuneration	Per \$100 of Remu- neration	Estimated Annual Premium
***** ENTITY 001 LOC 001 1436 WHEELER RD CARPET, RUG OR UPHOLSTERY CLEANING-SHOP OR OUTSIDE-& DRIVERS MODIFIED RATE *	2585	0	4.9200 * 4.0566	0.00
ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS MODIFIED RATE *	5190	0	4.2500 * 3.5042	0.00
PAINTING OR PAPER HANGING NOC & SHOP OPERATIONS, DRIVERS - RESIDENTIAL MODIFIED RATE *	5474	0	10.8300 * 8.9294	0.00
BUILDING OR PROPERTY MANAGEMENT - PROPERTY MANAGERS AND LEASING AGENTS AND CLERICAL, SALESPERSONS MODIFIED RATE *	9012	136,895	1.9800 * 1.6326	2,711.00
JANITORIAL SERVICES BY CONTRACTORS - NO WINDOW CLEANING ABOVE GROUND LEVEL AND DRIVERS MODIFIED RATE *	9014	0	4.7300 * 3.8999	0.00
BUILDING OPERATIONS BY OWNER OR LESSEE MODIFIED RATE *	9015	510,860	5.1700 * 4.2627	26,411.00
* MODIFIED RATE (AFTER APPLICATION OF ANY MODIFIERS/DISCOUNTS INDICATED BELOW				
EXPERIENCE MOD			0.850	4,368.00-
CLASS BALANCE TO MINIMUM			0990	0.00
TERRORISM - 9740			0.020	130.00
CATASTROPHE - 9741			0.010	65.00
PREMIUM DISCOUNT- NON-STOCK			0.0300	743.00-
EXPENSE CONSTANT				220.00
ANNUAL PREMIUM FOR STATE: WI				24,426.00

Classification of Operations (Continued)

Workers' Compensation and Employers Liability Insurance Policy

**The contractual obligations
of this policy are assumed
only by the issuing Company
named in the Information
Page**

Farmers Insurance Group of Companies[®]
4680 Wilshire Boulevard
Los Angeles, California 90010

Quick Reference

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Important: This Quick Reference is **not** part of the Workers Compensation and Employers Liability Policy and does **not** provide coverage. Refer to the Workers Compensation and Employers Liability Policy itself on the following pages for actual contractual provisions.

Please Read Your Workers Compensation And Employers Liability Policy Carefully.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY

In return for the payment of the premium and subject to all terms of this policy, we agree with you as follows.

GENERAL SECTION

A. The Policy

This policy includes at its effective date the Information Page and all endorsements and schedules listed there. It is a contract of insurance between you (the employer named in item 1. of the Information Page) and us (the insurer named on the Information Page). The only agreements relating to this insurance are stated in this policy. The terms of this policy may not be changed or waived except by endorsement issued by us to be part of this policy.

B. Who Is Insured

You are insured if you are an employer named in item 1. of the Information Page. If that employer is a partnership, and if you are one of its partners, you are insured, but only in your capacity as an employer of the partnership's employees.

C. Workers Compensation Law

Workers' Compensation Law means the workers' or workmen's compensation law and occupational disease law of each state or territory named in item 3.A. of the Information Page. It includes any amendments to that law which are in effect during the policy period. It does not include any federal workers or workmen's compensation law, any federal occupational disease law or the provisions of any law that provide nonoccupational disability benefits.

D. State

State means any state of the United States of America, and the District of Columbia.

E. Locations

This policy covers all of your workplaces listed in items 1. or 4. of the Information Page; and it covers all other workplaces in item 3.A. states unless you have other insurance or are self-insured for such workplaces.

PART ONE - WORKERS COMPENSATION INSURANCE

A. How This Insurance Applies

This workers' compensation insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. Bodily injury by accident must occur during the policy period.
2. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

B. We Will Pay

We will pay promptly when due the benefits required of you by the workers' compensation law.

C. We Will Defend

We have the right and duty to defend at our expense any claim, proceeding or suit against you for benefits payable by this insurance. We have the right to investigate and settle these claims, proceedings or suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance.

D. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. reasonable expenses incurred at our request, but not loss of earnings;
2. premiums for bonds to release attachments and for appeal bonds in bond amounts up to the amount payable under this insurance;
3. litigation costs taxed against you;

4. interest on a judgment as required by law until we offer the amount due under this insurance; and
5. expenses we incur.

E. Other Insurance

We will not pay more than our share of benefits and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that may apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance will be equal until the loss is paid.

F. Payments You Must Make

You are responsible for any payments in excess of the benefits regularly provided by the workers' compensation law including those required because:

1. of your serious and willful misconduct;
2. you knowingly employ an employee in violation of law;
3. you fail to comply with a health or safety law or regulation; or
4. you discharge, coerce or otherwise discriminate against any employee in violation of the workers' compensation law.

If we make any payments in excess of the benefits regularly provided by the workers' compensation law on your behalf, you will reimburse us promptly.

G. Recovery From Others

We have your rights, and the rights of persons entitled to the benefits of this insurance, to recover our payments from anyone liable for the injury. You will do everything necessary to protect those rights for us and to help us enforce them.

H. Statutory Provisions

These statements apply where they are required by law.

1. As between an injured worker and us, we have notice of the injury when you have notice.
2. Your default or the bankruptcy or insolvency of you or your estate will not relieve us of our duties under this insurance after an injury occurs.
3. We are directly and primarily liable to any person entitled to the benefits payable by this insurance. Those persons may enforce our duties; so may an agency authorized by law. Enforcement may be against us or against you and us.
4. Jurisdiction over you is jurisdiction over us for purposes of the workers' compensation law. We are bound by decisions against you under that law, subject to the provisions of this policy that are not in conflict with that law.
5. This insurance conforms to the parts of the workers' compensation law that apply to:
 - a. benefits payable by this insurance;
 - b. special taxes, payments into security or other special funds, and assessments payable by us under that law.
6. Terms of this insurance that conflict with the workers' compensation law are changed by this statement to conform to that law.

Nothing in these paragraphs relieves you of your duties under this policy.

PART TWO - EMPLOYERS LIABILITY INSURANCE

A. How This Insurance Applies

This employers liability insurance applies to bodily injury by accident or bodily injury by disease. Bodily injury includes resulting death.

1. The bodily injury must arise out of and in the course of the injured employee's employment by you.
2. The employment must be necessary or incidental to your work in a state or territory listed in item 3.A. of the Information Page.
3. Bodily injury by accident must occur during the policy period.

4. Bodily injury by disease must be caused or aggravated by the conditions of your employment. The employee's last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.
5. If you are sued, the original suit and any related legal actions for damages for bodily injury by accident or by disease must be brought in the United States of America, its territories or possessions, or Canada.

B. We Will Pay

We will pay all sums that you legally must pay as damages because of bodily injury to your employees, provided the bodily injury is covered by this Employers Liability Insurance.

The damages we will pay, where recovery is permitted by law, include damages:

1. For which you are liable to a third party by reason of a claim or suit against you by that third party to recover the damages claimed against such third party as a result of injury to you employee;
2. For care and loss of services; and
3. For consequential bodily injury to a spouse, child, parent, brother or sister of the injured employee; provided that these damages are the direct consequence of bodily injury that arises out of and in the course of the injured employee's employment by you; and
4. Because of bodily injury to your employee that arises out of and in the course of employment, claimed against you in a capacity other than as employer.

C. Exclusions

This insurance does not cover:

1. Liability assumed under a contract. This exclusion does not apply to a warranty that your work will be done in a workmanlike manner;
2. Punitive or exemplary damages because of bodily injury to an employee employed in violation of law;
3. Bodily injury to an employee while employed in violation of law with your actual knowledge or the actual knowledge of any of your executive officers;
4. Any obligation imposed by a workers' compensation, occupational disease, unemployment compensation, or disability benefits law, or any similar law;
5. Bodily injury intentionally caused or aggravated by you;
6. Bodily injury occurring outside the United States of America, its territories or possessions, and Canada. This exclusion does not apply to bodily injury to a citizen or resident of the United States of America or Canada who is temporarily outside these countries;
7. Damages arising out of coercion, criticism, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination against or termination of any employee, or any personnel practices, policies, acts or omissions;
8. Bodily injury to any person in work subject to the Longshore and Harbor Workers' Compensation Act (33 U.S.C. Sections 901 et seq.), the Nonappropriated Fund Instrumentalities Act (5 U.S.C. Sections 8171 et seq.), the Outer Continental Shelf Lands Act (43 U.S.C. Sections 1331 et seq.), the Defense Base Act (42 U.S.C. Sections 1651-1654), the Federal Mine Safety and Health Act (30 U.S.C. Sections 801 et seq. and 901-944), any other federal workers or workmen's compensation law or other federal occupational disease law, or any amendments to these laws;
9. Bodily injury to any person in work subject to the Federal Employers' Liability Act (45 U.S.C. Sections 51 et seq.), any other federal laws obligating an employer to pay damages to an employee due to bodily injury arising out of or in the course of employment, or any amendments to those laws;
10. Bodily injury to a master or member of the crew of any vessel, and does not cover punitive damages related to your duty or obligation to provide transportation, wages, maintenance, and cure under any applicable maritime law;
11. Fines or penalties imposed for violation of federal or state law;
12. Damages payable under the Migrant and Seasonal Agricultural Worker Protection Act (29 U.S.C. Sections 1801 et seq.) and under any other federal law awarding damages for violation of those laws or regulations issued thereunder, and any amendments to those laws.

D. We Will Defend

We have the right and duty to defend, at our expense, any claim, proceeding or suit against you for damages payable by this insurance. We have the right to investigate and settle these claims, proceedings and suits.

We have no duty to defend a claim, proceeding or suit that is not covered by this insurance. We have no duty to defend or continue defending after we have paid our applicable limit of liability under this insurance.

E. We Will Also Pay

We will also pay these costs, in addition to other amounts payable under this insurance, as part of any claim, proceeding or suit we defend:

1. Reasonable expenses incurred at our request; but not loss of earnings;
2. Premiums for bonds to release attachments and for appeal bonds in bond amounts up to the limit of our liability under this insurance;
3. Litigation costs taxed against you;
4. Interest on a judgment as required by law until we offer the amount due under this insurance; and
5. Expenses we incur.

F. Other Insurance

We will not pay more than our share of damages and costs covered by this insurance and other insurance or self-insurance. Subject to any limits of liability that apply, all shares will be equal until the loss is paid. If any insurance or self-insurance is exhausted, the shares of all remaining insurance and self-insurance will be equal until the loss is paid.

G. Limits of Liability

Our liability to pay for damages is limited. Our limits of liability are shown in item 3.B. of the Information Page. They apply as explained below.

1. Bodily Injury by Accident. The limit shown for "bodily injury by accident - each accident" is the most we will pay for all damages covered by this insurance because of bodily injury to one or more employees in any one accident.

A disease is not bodily injury by accident unless it results directly from bodily injury by accident.

2. Bodily Injury by Disease. The limit shown for "bodily injury by disease - policy limit" is the most we will pay for all damages covered by this insurance and arising out of bodily injury by disease, regardless of the number of employees who sustain bodily injury by disease. The limit shown for "bodily injury by disease - each employee" is the most we will pay for all damages because of bodily injury by disease to any one employee.

Bodily injury by disease does not include disease that results directly from a bodily injury by accident.

3. We will not pay any claims for damages after we have paid the applicable limit of our liability under this insurance.

H. Recovery From Others

We have your rights to recover our payment from anyone liable for an injury covered by this insurance. You will do everything necessary to protect those rights for us and to help us enforce them.

I. Actions Against Us

There will be no right of action against us under this insurance unless:

1. You have complied with all the terms of this policy; and
2. The amount you owe has been determined with our consent or by actual trial and final judgment.

This insurance does not give anyone the right to add us as a defendant in an action against you to determine your liability. The bankruptcy or insolvency of you or your estate will not relieve us of our obligations under this Part.

PART THREE - OTHER STATES INSURANCE

A. How This Insurance Applies

1. This other states insurance applies only if one or more states are shown in item 3.C. of the Information Page.
2. If you begin work in any one of those states after the effective date of this policy and are not insured or are not self-insured for such work, all provisions of the policy will apply as though that state were listed in item 3.A. of the Information Page.
3. We will reimburse you for the benefits required by the workers' compensation law of that state if we are not permitted to pay the benefits directly to persons entitled to them.
4. If you have work on the effective date of this policy in any state not listed item 3.A. of the Information Page, coverage will not be afforded for that state unless we are notified within thirty days.

B. Notice

Tell us at once if you begin work in any state listed in item 3.C. of the Information Page.

PART FOUR - YOUR DUTIES IF INJURY OCCURS

Tell us at once if injury occurs that may be covered by this policy. Your other duties are listed here.

1. Provide for immediate medical and other services required by the workers' compensation law.
2. Give us or our agent the names and addresses of the injured persons and of witnesses, and other information we may need.
3. Promptly give us all notices, demands and legal papers related to the injury, claim, proceeding or suit.
4. Cooperate with us and assist us, as we may request, in the investigation, settlement or defense of any claim, proceeding or suit.
5. Do nothing after an injury occurs that would interfere with our right to recover from others.
6. Do not voluntarily make payments, assume obligations or incur expenses, except at your own cost.

PART FIVE - PREMIUM

A. Our Manuals

All premium for this policy will be determined by our manuals of rules, rates, rating plans and classifications. We may change our manuals and apply the changes to this policy if authorized by law or a governmental agency regulating this insurance.

B. Classifications

Item 4. of the Information Page shows that the rate and premium basis for certain business or work classifications. These classifications were assigned based on an estimate of the exposures you would have during the policy period. If your actual exposures are not properly described by those classifications, we will assign proper classifications, rates and premium basis by endorsement to this policy.

C. Remuneration

Premium for each work classification is determined by multiplying a rate times a premium basis. Remuneration is the most common premium basis. This premium basis includes payroll and all other remuneration paid or payable during the policy period for the services of:

1. all your officers and employees engaged in work covered by this policy; and
2. all other persons engaged in work that could make us liable under Part One (Workers Compensation Insurance) of this policy. If you do not have payroll records for these persons, the contract price for their services and materials may be used as the premium basis. This paragraph 2 will not apply if you give us proof that the employers of these persons lawfully secured their workers compensation obligations.

D. Premium Payments

You will pay all premium when due. You will pay the premium even if part or all of a workers' compensation law is not valid.

E. Final Premium

The premium shown on the Information Page, schedules, and endorsements is an estimate. The final premium will be determined after this policy ends by using the actual, not the estimated, premium basis and the proper classifications and rates that lawfully apply to the business and work covered by this policy. If the final premium is more than the premium you paid to us, you must pay us the balance. If it is less, we will refund the balance to you. The final premium will not be less than the highest minimum premium for the classifications covered by this policy.

If this policy is canceled, final premium will be determined in the following way unless our manuals provide otherwise:

1. If we cancel, final premium will be calculated pro rata based on the time this policy was in force. Final premium will not be less than the pro rata share of the minimum premium.
2. If you cancel, final premium will be more than pro rata; it will be based on the time this policy was in force, and increased by our short rate cancellation table and procedure. Final premium will not be less than the minimum premium.

F. Records

You will keep records of information needed to compute premium. You will provide us with copies of those records when we ask for them.

G. Audit

You will let us examine and audit all your records that relate to this policy. These records include ledgers, journals, registers, vouchers, contracts, tax reports, payroll and disbursement records, and programs for storing and retrieving data. We may conduct the audits during regular business hours during the policy period and within three years after the policy period ends. Information developed by audit will be used to determine final premium. Insurance rate service organizations have the same rights we have under this provision.

PART SIX - CONDITIONS

A. Inspection

We have the right, but are not obligated to inspect your workplaces at any time. Our inspections are not safety inspections. They relate only to the insurability of the workplaces and the premiums to be charged. We may give you reports on the conditions we find. We may also recommend changes. While they may help reduce losses, we do not undertake to perform the duty of any person to provide for the health or safety of your employees or the public. We do not warrant that your workplaces are safe or healthful or that they comply with laws, regulations, codes or standards. Insurance rate service organizations have the same rights we have under this provision.

B. Long Term Policy

If the policy period is longer than one year and sixteen days, all provisions of this policy will apply as though a new policy were issued on each annual anniversary that this policy is in force.

C. Transfer of Your Rights and Duties

Your rights or duties under this policy may not be transferred without our written consent.

If you die and we receive notice within thirty days after your death, we will cover your legal representative as insured.

D. Cancellation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect.

2. We may cancel this policy. We must mail or deliver to you not less than ten days advance written notice stating when the cancelation is to take effect. Mailing that notice to you at your mailing address shown in item 1. of the Information Page will be sufficient to prove notice.
3. The policy period will end on the day and hour stated in the cancelation notice.
4. Any of these provisions that conflicts with a law that controls the cancelation of the insurance in this policy is changed by this statement to comply with that law.

E. Sole Representative

The insured first named in item 1. of the Information Page will act on behalf of all insureds to change this policy, receive return premium, and give or receive notice of cancelation.



Dear Valued Customer:

Economic expansion over the past several years has generated significant growth for businesses. Additionally, rising labor costs may have reduced the accuracy of the payroll shown in your policy and may no longer accurately reflect your current operation.

To help keep pace with inflation and avoid a large audit premium charge at the end of the next policy term, the estimated payroll on your policy has been increased as shown on the Classification of Operations page of your enclosed Renewal notice. The adjustment is based on current labor costs and other inflationary factors. Customers have told us that they prefer to pay a little extra each month rather than a large payment at the end of the year. The payroll amount indicated on the Renewal notice does not waive the final audit provision or any other provisions of your policy.

The recommended change may not reflect your actual circumstances. If your business has grown or changed in any way and you have not updated your payroll recently, your situation may require an adjustment of payroll.

If you believe this increase does not reflect the actual growth in payroll for your business, please contact your Agent who will make any additional changes for you.

Thank you for your business and we look forward to serving you into the future.

WISCONSIN CONTRACTORS PREMIUM ADJUSTMENT PROGRAM ENDORSEMENT

The premium for the policy may be adjusted by a Wisconsin Contractors Premium Adjustment Program policy credit factor. The factor was not available when the policy was issued. If you qualify, we will issue an endorsement to show the policy credit factor after it is calculated. The credit will apply retroactively to the effective date of this policy.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective:

Policy Number:

Endorsement Number:

Insured:

Insurance Company:

Premium: \$

Countersigned by _____

This policy shall not be effective unless countersigned on the Information Page by a duly authorized representative of the Company named on the Information Page.

The Company named on the Information Page has caused this policy to be signed by the Officers shown below.

TRUCK INSURANCE EXCHANGE

by Truck Underwriters Association

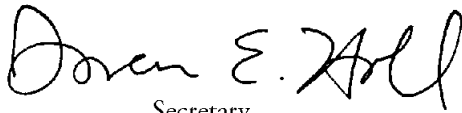
Attorney-in-Fact

MID-CENTURY INSURANCE COMPANY

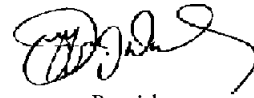
FARMERS INSURANCE EXCHANGE

by Farmers Underwriters Association

Attorney-in-Fact



Secretary



President

NOTICE

1. DO NOT FAIL TO NOTIFY THE HOME OFFICE OF THE COMPANY AT LOS ANGELES, CALIFORNIA, OR ITS DULY AUTHORIZED BRANCH CLAIMS OFFICE OF EVERY ACCIDENT, HOWEVER SLIGHT, IMMEDIATELY UPON ITS OCCURRENCE.
2. DO NOT DELAY SENDING IN NOTICE BECAUSE YOU ARE UNABLE TO GIVE ALL THE INFORMATION DESIRED. SEND A COMPLETED NOTICE LATER.



ADDITIONAL CONDITIONS

Applicable only if this policy is issued by the Truck Insurance Exchange, Farmers Insurance Exchange, Fire Insurance Exchange or Mid-Century Insurance Company.

RECIPROCAL PROVISIONS

As used in these provisions the term "Underwriters Associations" means the Truck Underwriters Association, the Farmers Underwriters Association or the Fire Underwriters Association respectively, attorney-in-fact for the Insurance Exchange issuing the policy.

This policy is made and issued in consideration of your premium payment to us. It is also issued in consideration of the information you gave to us during the application process, some of which is set out in the policy Information Page, and in consideration of the Subscription Agreement, which is provided to you and is incorporated herein by reference. You acknowledge that you have read, understood and agree to all the terms and conditions of the Subscription Agreement. Among other things, the Subscription Agreement appoints your Attorney-in-Fact, authorizes your Attorney-in-Fact to execute interinsurance policies between you and other subscribers and to perform various functions, and addresses compensation of the Attorney-in-Fact.

Nothing in this policy is intended, or shall be construed, to create either:

- a. A partnership or mutual insurance association, or
- b. Any joint liability.

We may sue or be sued in our own name, as though we were an individual, if necessary to enforce any claims which arise under this policy. In any suit against us, service of processes shall be upon the Underwriters Association, Attorney-in-Fact.

Membership fees which you pay are not part of the premium. They are fully earned when you are granted membership and coverage is effective. They are not returnable. However, they may be applied as a credit to membership fees required of you for other insurance which we agree to write.

We hold the Annual Meeting of the members of the Truck Insurance Exchange at our Home Office at Los Angeles, California, on the first Tuesday following the first Monday following the 15th day of March of each year at 1:00 p.m. If this policy is issued by the Farmers Insurance Exchange such meeting is held at the same place on the first Monday following the 15th of March of each year at 2:00 p.m. If this policy is issued by the Fire Insurance Exchange such meeting is held at the same place on the first Monday following the 15th of March of each year at 10:00 a.m. The Board of Governors may elect to change the time and place of the meeting. If they do so, you will be mailed a written or printed notice at your last known address at least ten days before such a time. Otherwise, no notice will be sent to you.

The Board of Governors shall be chosen by subscribers from among yourselves. This will take place at the annual meeting or at any special meeting which is held for that purpose. The Board of Governors shall have full power and authority to establish such rules and regulations our management as are not inconsistent with the subscribers' agreements.

Your premium for this policy and all payment made for its continuance shall be payable to us at our Home Office or such location named by us in your premium notice. The funds which you pay shall be placed to your credit on our records. They will be applied to the payment of your proportion of losses and expenses and to the establishment of reserves and general surplus. The Board of Governors or its Executive Committee has the authority to deposit, withdraw, invest and reinvest such funds. You agree that any amount which the Board of Governors allocates to our surplus fund may be retained by us. Also, after provision is made for all of our liabilities, it may be applied to any purpose deemed proper and advantageous to you and other policyholders.

This policy is nonassessable.

SPECIAL PROVISIONS

(Applicable only if this policy is issued by Mid-Century Insurance Company.)

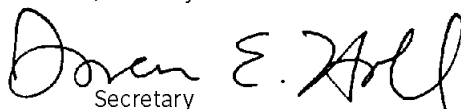
Policy fees which you pay are not part of the premium. They are fully earned when the policy is issued. They are not returnable. However, they may be applied as a credit to policy fees required of you for other insurance which we agree to write.

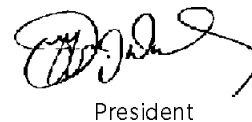
This policy shall not be effective unless countersigned on the Information Page by a duly authorized representative of the Company named on the Information Page.

The Company named on the Information Page has caused this policy to be signed by the officers shown below.

TRUCK INSURANCE EXCHANGE
by Truck Underwriters Association, Attorney-in-Fact
FARMERS INSURANCE EXCHANGE
by Farmers Underwriters Association, Attorney-in-Fact

FIRE INSURANCE EXCHANGE
by Fire Underwriters Association, Attorney-in-Fact
MID-CENTURY INSURANCE COMPANY


Secretary


President

EXPERIENCE RATING MODIFICATION FACTOR REVISION ENDORSEMENT

This endorsement is added to Part Five - Premium of the policy.

The premium for the policy is adjusted by an experience rating modification factor. The factor shown on the Information Page may be revised and applied to the policy in accordance with our manuals and endorsements. We will issue an endorsement to show the revised factor, if different from the factor shown, when it is calculated.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured

Policy No.

Endorsement No.
Premium

Insurance Company

Countersigned by _____

90-DAY REPORTING REQUIREMENT NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT

You must report any change in ownership to us in writing within 90 days of the date of the change. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity, and other changes provided for in the applicable experience rating plan. Experience rating is mandatory for all eligible insureds. The experience rating modification factor, if any, applicable to this policy, may change if there is a change in your ownership or in that of one or more of the entities eligible to be combined with you for experience rating purposes.

Failure to report any change in ownership, regardless of whether the change is reported within 90 days of such change, may result in revision of the experience rating modification factor used to determine your premium.

This reporting requirement applies regardless of whether an experience rating modification is currently applicable to this policy.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured

Policy No.

Endorsement No.
Premium

Insurance Company

Countersigned by _____

AUDIT NONCOMPLIANCE CHARGE ENDORSEMENT

Part Five - Premium, Section G. (Audit) of the Workers Compensation and Employers Liability Insurance Policy is revised by adding the following:

If you do not allow us to examine and audit all of your records that relate to this policy, and/or do not provide audit information as requested, we may apply an Audit Noncompliance Charge. The method for determining the Audit Noncompliance Charge by state, where applicable, is shown in the Schedule below.

If you allow us to examine and audit all of your records after we have applied an Audit Noncompliance Charge, we will revise your premium in accordance with our manuals and Part 5 Premium, E. (Final Premium) of this policy.

Failure to cooperate with this policy provision may result in the cancellation of your insurance coverage, as specified under the policy.

Note:

For coverage under state-approved workers compensation assigned risk plans, failure to cooperate with this policy provision may affect your eligibility for coverage.

Schedule

State(s)	Basis of Audit Noncompliance Charge	Maximum Audit Noncompliance Charge Multiplier
WI	Estimated Annual Premium	Two Times

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective:

Policy Number:

Endorsement Number:

Insured:

Insurance Company:

Premium: \$

WC 00 04 24
(ED 1-17)

Countersigned by _____

WISCONSIN LAW ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Wisconsin is shown in Item 3.A. of the Information Page.

This policy is amended to reflect the following changes and/or additions to clarify or comply with Wisconsin Law:

- I. If our agent has knowledge of a change in or a violation of a policy condition, this will be considered our knowledge and will not void the policy or defeat a recovery for a claim.
- II. "Workers Compensation Law" means Chapter 102, Wisconsin Statutes. It does not include and this policy does not apply to any obligation under Chapter 40, Wisconsin Statutes, or Section 66.191, Wisconsin Statutes, or any amendment to these laws.
- III. Any language involving "Actions Against Us" is replaced and amended to provide that no legal action may be brought against us until there has been full compliance with all the terms of this policy.
- IV. If an injury occurs that may be covered by this insurance, the policy is amended to provide that you must notify us of that injury as soon as reasonably possible.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective:

Policy Number:

Endorsement Number:

Insured:

Premium: \$

Insurance Company:

Countersigned by _____

PREMIUM DUE DATE ENDORSEMENT

This endorsement is used to amend:

Section D. of Part Five of the policy is replaced by this provision.

**Part Five
Premium**

D. **Premium** is amended to read:

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid. **The due date for audit and retrospective premiums is the date of the billing.**

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective:

Policy Number:

Endorsement Number:

Insured:

Insurance Company:

Premium: \$

Countersigned by _____

WISCONSIN CANCELLATION AND NONRENEWAL ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Wisconsin is shown in Item 3.A. of the Information Page.

The Cancellation Section (D) of Part Six - Conditions is deleted and replaced by the following:

A. Cancellation

1. You may cancel this policy. You must mail or deliver advance written notice to us stating when the cancellation is to take effect. If you purchase replacement insurance, the cancellation becomes effective on the date the new coverage becomes effective. If no replacement coverage is purchased, the cancellation will be effective thirty (30) days after the receipt of written notice by the Wisconsin Compensation Rating Bureau.
2. We may cancel the policy for any reason if the policy has been in effect for less than sixty (60) days. If the policy is issued for a term longer than one year or for an indefinite term, we may cancel the policy for any reason on an annual anniversary of the policy effective date. We may cancel the policy at any other time for the following reasons:
 - a. You fail to pay all premiums when due, however, we must deliver or mail, first class, not less than thirty (30) days advance written notice stating when the cancellation is to take effect;
 - b. A material misrepresentation;
 - c. A substantial breach of the obligations, conditions or warranties under the policy; or
 - d. A substantial change in the risk we assumed under the policy, unless it was reasonable for us to foresee the change or expect the risk when we issued the policy.
3. If we cancel for any permissible reason other than nonpayment of premium, we must deliver or mail, first class, not less than *thirty (30) days notice stating when the cancellation is to take effect. Mailing that notice to you at your mailing address shown in Item 1 of the Information Page will be sufficient to prove notice.
4. The policy period will end on the day and hour stated in a notice of cancellation.

B. Nonrenewal

1. You have the right to have the insurance renewed unless we deliver or mail to you not less than *sixty (60) days advance written notice stating our intention not to renew this policy.
2. We do not have to renew the insurance if you do not pay the renewal premium billing by the due date or if you accept replacement insurance, are insured elsewhere, requested or agree to nonrenewal, or if the policy is expressly designated as being nonrenewable.
3. If we renew the insurance, we may use the policy forms, rates and rating plans we are then using for similar risks. We may limit the policy to a term equivalent to the term of the expiring policy or one year, whichever is less.
4. If we offer to renew the policy on less favorable terms, we will mail or deliver written notice of the new terms by first class mail to you, the policyholder, at least sixty (60) days prior to the renewal date. The definition of "terms" does not include manual rates, experience modification factors, or classification of risks.
If we provide such notice within sixty (60) days prior to the renewal date, the new terms will not take effect until sixty (60) days after written notice is mailed or delivered, in which case, you, the policyholder, may elect to cancel the renewal policy at any time during the sixty (60) day period. The notice will include a statement of your right to cancel. If you elect to cancel the renewal policy during the sixty (60) day period, the return premium or additional premium charges shall be calculated proportionally on the basis of the old premiums.

We need not mail or deliver this notice if the only change adverse to you is a premium increase that; (a) is less than 25%; or, (b) results from a change based on your action that alters the nature and extent of the risk insured against, including, but not limited to, a change in the classifications for the business.

- * Any written agreement attached to and made a part of the policy, between the insurance carrier and policyholder that extends the cancellation or nonrenewal notification time frame, will supersede the aforementioned notification requirements found in items A.3., and B.1., respectively.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective:

Policy Number:

Endorsement Number:

Insured:

Insurance Company:

Premium: \$

TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT DISCLOSURE ENDORSEMENT

This endorsement addresses the requirements of the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015. It serves to notify you of certain limitations under the Act, and that your insurance carrier is charging premium for losses that may occur in the event of an Act of Terrorism.

Your policy provides coverage for workers compensation losses caused by Acts of Terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

Definitions

The definitions provided in this endorsement are based on and have the same meaning as the definitions in the Act. If words or phrases not defined in this endorsement are defined in the Act, the definitions in the Act will apply.

"Act" means the Terrorism Risk Insurance Act of 2002, which took effect on November 26, 2002, and any amendments thereto, including any amendments resulting from the Terrorism Risk Insurance Program Reauthorization Act of 2015.

"Act of Terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States as meeting all of the following requirements:

- a. The act is an act of terrorism.
- b. The act is violent or dangerous to human life, property or infrastructure.
- c. The act resulted in damage within the United States, or outside of the United States in the case of the premises of United States missions or certain air carriers or vessels.
- d. The act has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

"Insured Loss" means any loss resulting from an act of terrorism (and, except for Pennsylvania, including an act of war, in the case of workers compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if the loss occurs in the United States or at the premises of United States missions or to certain air carriers or vessels.

"Insurer Deductible" means, for the period beginning on January 1, 2015, and ending on December 31, 2020, an amount equal to 20% of our direct earned premiums, during the immediately preceding calendar year.

Limitation of Liability

The Act limits our liability to you under this policy. If aggregate Insured Losses exceed \$100,000,000,000 in a calendar year and if we have met our Insurer Deductible, we are not liable for the payment of any portion of the amount of Insured Losses that exceeds \$100,000,000,000; and for aggregate Insured Losses up to \$100,000,000,000, we will pay only a pro rata share of such Insured Losses as determined by the Secretary of the Treasury.

Policyholder Disclosure Notice

1. Insured Losses would be partially reimbursed by the United States Government. If the aggregate industry Insured Losses exceed:
 - a. \$100,000,000, with respect to such Insured Losses occurring in calendar year 2015, the United States Government would pay 85% of our Insured Losses that exceed our Insurer Deductible.

- b. \$120,000,000, with respect to such Insured Losses occurring in calendar year 2016, the United States Government would pay 84% of our Insured Losses that exceed our Insurer Deductible.
- c. \$140,000,000, with respect to such Insured Losses occurring in calendar year 2017, the United States Government would pay 83% of our Insured Losses that exceed our Insurer Deductible.
- d. \$160,000,000, with respect to such Insured Losses occurring in calendar year 2018, the United States Government would pay 82% of our Insured Losses that exceed our Insurer Deductible.
- e. \$180,000,000, with respect to such Insured Losses occurring in calendar year 2019, the United States Government would pay 81% of our Insured Losses that exceed our Insurer Deductible.
- f. \$200,000,000, with respect to such Insured Losses occurring in calendar year 2020, the United States Government would pay 80% of our Insured Losses that exceed our Insurer Deductible.
2. Notwithstanding item 1 above, the United States Government will not make any payment under the Act for any portion of Insured Losses that exceed \$100,000,000,000.
3. The premium charge for the coverage your policy provides for Insured Losses is included in the amount shown in Item 4 of the Information Page or in the Schedule below.

Schedule		
State	Rate	Premium
WI	0.020	130.00

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective:

Policy No.

Endorsement No.

Insured:

Premium: \$

Insurance Company:

Countersigned by _____

**CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)
PREMIUM ENDORSEMENT**

This endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of a Catastrophe (other than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism). This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 B), attached to this policy.

For purposes of this endorsement, the following definitions apply:

- Catastrophe (other than Certified Acts of Terrorism): Any single event, resulting from an Earthquake, Noncertified Act of Terrorism, or Catastrophic Industrial Accident, which results in aggregate workers compensation losses in excess of \$50 million.
- Earthquake: The shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or from volcanic activity.
- Noncertified Act of Terrorism: An event that is not certified as an Act of Terrorism by the Secretary of Treasury pursuant to the Terrorism Risk Insurance Act of 2002 (as amended) but that meets all of the following criteria:
 - a. It is an act that is violent or dangerous to human life, property, or infrastructure;
 - b. The act results in damage within the United States, or outside of the United States in the case of the premises of United States missions or air carriers or vessels as those terms are defined in the Terrorism Risk Insurance Act of 2002 (as amended); and
 - c. It is an act that has been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- Catastrophic Industrial Accident: A chemical release, large explosion, or small blast that is localized in nature and affects workers in a small perimeter the size of a building.

The premium charge for the coverage your policy provides for workers compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism) is shown in Item 4 of the Information Page or in the Schedule below.

Schedule

State	Rate	Premium	State	Rate	Premium	State	Rate	Premium
WI	0.010	65.00						

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective:

Policy No.

Endorsement No.

Insured:

Premium: \$

Insurance Company:

Countersigned by _____

WC 00 04 21 D

(Ed. 1-15)

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**WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE POLICY**

Named Insured
CHEROKEE GARDEN CONDOMINIUM HOMES INC

Agent		
34-70-387	B2208-87-44 19	2019
	Policy Number of the Company	Policy Year

Effective Date 07/01/19

PREMIUM DISCOUNT ENDORSEMENT

The premium for this policy and the policies, if any, listed in item 3 of the Schedule may be eligible for a discount. This endorsement shows your estimated discount in item 1 or 2 of the Schedule. The final calculation of premium discount will be determined by our manuals and your premium basis as determined by audit. Premium subject to retrospective rating is not subject to premium discount.

SCHEDULE

1.	State	WISCONSIN	Estimated Eligible Premium			
			First	Next	Next	Balance
			\$10,000	\$190,000	\$1,550,000	
2.	Average discount	_____ %	0.0%	5.1%	6.5%	7.5%
3.	Other policies:					
4.	If there are no entries in items 1, 2 and 3, of the Schedule see the Premium Discount Endorsement attached to your policy number.					

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all the terms of the policy.

Countersigned _____
Authorized Representative

Important Notice

Please Read!



Any changes to your business that could affect your insurance policy or coverage should be reported to us immediately. State Workers' Compensation bureaus, and your policy contract with Farmers®, require that current and accurate information be used as the basis for determining insurance coverage and pricing.

Examples of changes that should be immediately reported include, but may not be limited to:

- Mailing address change;
- Location change;
- Additional locations added;
- Additional states added;
- Changes in operations requiring removal or addition of classifications to the policy;
- Change in corporate entity type or status;
- FEIN number has changed, and;
- Change in ownership.

Please contact your Farmers agent immediately if any of these changes should occur.

NOTE: Failure to report changes in a timely manner could result in insufficient coverage as well as fines imposed by Workers' Compensation state bureaus.