

23-0695-00
 THE MCCLONE AGENCY INC
 PO BOX 389
 MENASHA WI 54952

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

Agency phone: (920) 725-3232

PO BOX 30660 • LANSING, MI 48909-8160

05-01-2024

AUTO-OWNERS INSURANCE COMPANY

You can view your policy, pay your bill, or change your paperless options at any time online at www.auto-owners.com.

ADDITIONAL WAYS TO PAY YOUR BILL

Pay Online
www.auto-owners.com
 Pay My Bill

Pay by Mail
 AUTO-OWNERS INSURANCE
 PO BOX 740312
 CINCINNATI, OH 45274-0312

Pay by Phone
 1-800-288-8740

CHEROKEE GARDEN CONDOMINIUM
 HOMES INC
 1436 WHEELER RD
 MADISON WI 53704-1432

RE: Policy 53-933-504-00

Billing Account 100499184

Thank you for selecting Auto-Owners Insurance Group to serve your insurance needs! Feel free to contact your independent Auto-Owners agent with questions you may have. If you have questions your agent is unable to answer, please contact us at 517.323.1200.

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages and rates. In addition, Auto-Owners also offers many billing options. Please take this opportunity to review your insurance needs with your Auto-Owners agent, and discuss which company, program, and billing option may be most appropriate for you.

Auto-Owners Insurance Company was formed in 1916. Our A++ (Superior) rating by A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of six property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916

NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

How Long We Retain Your Information

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

Changes to the Privacy Policy

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at www.auto-owners.com/privacy or by contacting us.

Contact Us

Auto-Owners Insurance Company
Phone: 844-359-4595 (toll free)
Email: privacyrequest@aoins.com

*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

Agency Code 23-0695-00

Policy Number 53-933-504-00

Auto-Owners Insurance Company
Company Number: 18988

Lansing, MI

**WISCONSIN AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **CHEROKEE GARDEN CONDOMINIUM
HOMES INC**

Policy Number **53-933-504-00**

Effective Date **07-01-2024** Expiration Date **07-01-2025**

Year/Make **2018 CHEV SILVERADO**

VIN **1GC0KUEG7JZ225245**

Agency **THE MCCLONE AGENCY INC**

Phone **(920) 725-3232** Agency Code **23-0695-00**

1. This policy meets the minimum liability limits as prescribed by Wisconsin law. The policy also conforms to meet the minimum liability limits required by any state or Canadian province in which the vehicle is operated.
2. You may be required to provide this card as your proof of insurance if you are driving in another state.
3. This card should be carried in your vehicle at all times.

THIS FORM DOES NOT CONSTITUTE ANY PART OF YOUR INSURANCE POLICY AND MAY NOT BE USED TO MODIFY THE TERMS OR CONDITIONS OF THE POLICY. EXAMINE YOUR POLICY CAREFULLY.

89413 (2-12)

Auto-Owners Insurance Company
Company Number: 18988

Lansing, MI

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INSURANCE IDENTIFICATION CARD**

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Lansing, MI

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Named Insured **CHEROKEE GARDEN CONDOMINIUM
HOMES INC**

Policy Number **53-933-504-00**

Effective Date **07-01-2024** Expiration Date **07-01-2025**

Year/Make **2010 GMC SIERRA**

VIN **1GT3KZBG7AF132421**

Agency **THE MCCLONE AGENCY INC**

Phone **(920) 725-3232** Agency Code **23-0695-00**

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Company Number: 18988

Lansing, MI

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89413 (2-12)

IN CASE OF ACCIDENT

1. Obtain name and address of other driver(s), insurance information, license number, details of accident, names and addresses of witnesses and take photos of the accident scene and involved vehicles.
2. Do not discuss details of the accident with anyone but the investigating officer. Make no admissions or offer payments.
3. Contact your agent promptly to report the accident. The phone number of your agent is on the front side of this form. If you are unable to reach your agent after normal business hours, please call 1-888-252-4626 to report your claim.
4. Please consider visiting our website (www.Auto-Owners.com) or download our app (Auto-Owners Mobile) for more details on what to expect after reporting a claim.

CANADA NON-RESIDENT INTER-PROVINCE MOTOR VEHICLE LIABILITY INSURANCE CARD

CERTIFICAT D'ASSURANCE - AUTOMOBILE RESPONSABILITÉ

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements of every province of Canada.

WARNING- Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his license may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

89271 (9-18)

IN CASE OF ACCIDENT

1. Obtain name and address of other driver(s), insurance information, license number, details of accident, names and addresses of witnesses and take photos of the accident scene and involved vehicles.
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89271 (9-18)

Agency Code 23-0695-00

Policy Number 53-933-504-00

Auto-Owners Insurance Company
Company Number: 18988

Lansing, MI

**WISCONSIN AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **CHEROKEE GARDEN CONDOMINIUM
HOMES INC**

Policy Number **53-933-504-00**

Effective Date **07-01-2024**

Expiration Date **07-01-2025**

Year/Make **2004 GM K24**

VIN **1GTCK24U14E294345**

Agency **THE MCCLONE AGENCY INC**

Phone **(920) 725-3232**

Agency Code **23-0695-00**

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Lansing, MI

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89271 (9-18)

Policy Number: 53-933-504-00

Insurance Company: Auto-Owners Insurance Company

Renewal Effective Date: 07-01-2024

Dear Policyholder,

Thank you for choosing us for your insurance needs. Your policy is set to renew on the renewal effective date shown above. This letter gives you advance notice of change(s) as listed below:

Your renewal premium will be: \$1,873.75

(Calculated changes are based on your current policy information. Your actual premium could vary if the information on file is incorrect or if your needs and renewal coverages change.)

- ☐ Increase in deductible: _____

- ☐ Reduction of limits: _____

- ☐ Reduction or removal of coverage: _____

- ☐ Other: _____

The first Named Insured shown in the Declarations may cancel this policy at any time by notifying us of the date on which cancellation is to take effect.

This notice is for informational purposes only. Your policy contains the specific terms and conditions of coverage.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners Insurance agency.

THE MCCLONE AGENCY INC
PO BOX 389
MENASHA WI 54952
(920) 725-3232

COMMERCIAL AUTO PLUS COVERAGE PACKAGE OPTIONS

Good News! A new **Commercial Auto Plus Coverage Package - Enhanced** endorsement has been introduced. You may currently have the **Commercial Auto Plus Coverage Package - Standard** endorsement. The Enhanced endorsement offers the same coverage provided by the Standard endorsement, as well as some increased limits and additional valuable coverages. Below is a summary of the coverage provided within the Commercial Auto Plus Coverage Package Enhanced and Standard endorsements.

This document is for information purposes only. No coverage is provided by this summary, and it must not be construed to replace or modify any provisions in your policy. Your policy contains the specific terms and conditions of coverage and supersedes this notice.

Coverage	Enhanced	Standard
Supplementary Payments	\$5,000 bail bonds \$500 per day additional expense	
Waiver of Collision Deductible for Collision With Another Auto-Owners Insured	Included	
Waiver of Deductible for Covered Autos	Included	
Common Loss Deductible - Motor Cargo	Included	
Hired Autos Physical Damage	ACV not to exceed \$50,000 - \$100 Comprehensive and \$250 Collision deductibles	
Non-Owned Trailer Physical Damage	\$1,000 per loss	
Personal Property	\$600 per loss	
Business Personal Property	\$500 - \$50 deductible per loss	
Transportation Cost	\$100 per disablement	
Transportation Expenses Following Theft	\$50 per day/ \$1,500 per loss	
Air Bag Replacement	Included - \$50 deductible	
Replacement Cost on New Vehicles	Within 90 days of purchase	
Rental Auto Gap Coverage	Included	
Audio, Visual or Data Electronic Equipment	Included	Included up to \$2,500 per loss, \$200 per loss for media and accessories
Motor Cargo	\$2,500 per loss	\$1,000 per loss
Employees as Insureds	Included	Not Included
Employee Hired Autos	Included	Not Included
Fellow Employee Coverage	Included	Not Included
Business Interruption	\$5,000, up to 30 days after period of restoration	Not Included
Primary and Noncontributory - Blanket Coverage	Included	Not Included
Auto Loan/Lease Gap Coverage	Included	Not Included
Waiver of Our Right to Recover Payments (Waiver of Subrogation) - Blanket	Included	Not Included

Please contact your independent insurance agent to determine if you are eligible to purchase or upgrade the Commercial Auto Plus Coverage Package on the upcoming renewal of your policy.

Thank you for choosing Auto-Owners Insurance.

***** IMPORTANT NOTICE *****
EQUIPMENT AND CUSTOM FURNISHINGS

Dear Policyholder:

Enclosed are your renewal Declarations. We are pleased to announce that we are now listing attached equipment and/or custom furnishings, along with a total value, on your Declarations.

Please review your Declarations for autos that have an increased value due to attached equipment or custom furnishings, including truck bodies added to an incomplete chassis. If there is any change in value or there is any attached equipment or custom furnishings not currently accounted for on the policy, please advise your agent.

This notice is for information purposes only. Your policy contains the specific terms and conditions of coverage.

If you have any questions regarding this policy or this notice, please contact your Auto-Owners agent.

COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM

Renewal Effective 07-01-2024

POLICY NUMBER 53-933-504-00

Company Use 61-04-WI-2207

Company Bill	POLICY TERM	
	12:01 a.m.	12:01 a.m.
	07-01-2024 to 07-01-2025	

Entity: Association

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

ITEM TWO - SCHEDULE OF COVERED AUTOS AND COVERAGES

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those **autos** shown as covered **autos**. **Autos** are shown as covered **autos** for a particular coverage by the entry of one or more of the symbols from the COVERED AUTOS section of the Commercial Auto Policy next to the name of the coverage.

COVERAGES		COVERED AUTOS SYMBOLS	LIMIT OF INSURANCE FOR ANY ONE ACCIDENT OR LOSS	PREMIUM
Combined Liability		1	\$1Million each accident	\$1,089.42
Uninsured/Underinsured Motorist Coverage		6, 8, 9	Uninsured Motorist - \$1Million each person/\$1Million each accident	\$59.30
		6, 8, 9	Underinsured Motorist - \$1Million each person/\$1Million each accident	\$128.55
Medical Payments		7, 8, 9	\$10,000 each person	\$31.03
Physical Damage	Comprehensive	7	\$250 deductible applies for each covered auto unless a deductible appears in ITEM THREE.	\$177.70
	Collision	7	\$500 deductible applies for each covered auto unless a deductible appears in ITEM THREE.	\$378.42
	Road Trouble Service			No Coverage
	Additional Expense			No Coverage
Premium for Endorsements and Terrorism Coverage				\$9.33
ESTIMATED TOTAL PREMIUM*				\$1,873.75

* This policy may be subject to final audit.

AUTO-OWNERS INS. CO.

Issued 05-01-2024

AGENCY THE MCCLONE AGENCY INC
23-0695-00 MKT TERR 026

Company
Bill

POLICY NUMBER
Company Use

53-933-504-00
61-04-WI-2207

NAMED INSURED CHEROKEE GARDEN CONDOMINIUM

Term 07-01-2024 to 07-01-2025

ITEM TWO (Continued)

Endorsements That Apply To All Items: 58000 (01-15) 58001 (01-15) 58009 (01-15) 58089 (01-21) 58200 (01-15) 58524 (01-15)
58557 (03-16) 58710 (03-16) 58817 (03-16) 59325 (12-19)

QUICK REFERENCE FOR COVERED AUTO DESIGNATION SYMBOLS

Refer to the Commercial Auto Policy 58001 Section I for a complete description of COVERED AUTOS and policy provisions that may apply.

1 = Any Auto

2 = Owned Autos Only

3 = Owned Private Passenger Autos Only

4 = Owned Autos Other Than Private Passenger Autos
Only

5 = Owned Autos Subject to No-fault

6 = Owned Autos Subject To A Compulsory Uninsured
Motorists Law

7 = Scheduled Autos Only

8 = Hired Autos Only

9 = Non-owned Autos Only

19 = Mobile Equipment Subject To Compulsory Or
Financial Responsibility Or Other Motor Vehicle
Insurance Law Only

COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM

Renewal Effective 07-01-2024

POLICY NUMBER 53-933-504-00

Company Use 61-04-WI-2207

Company Bill	POLICY TERM	
	12:01 a.m.	12:01 a.m.
	07-01-2024 to 07-01-2025	

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

ITEM THREE - SCHEDULE OF COVERED AUTOS, ADDITIONAL COVERAGES AND ENDORSEMENTS

	TERRITORY	CLASS
Hired Autos Liability - Non-Motor Carrier Operations	060 Dane County, WI	SPL

COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$69.00
Uninsured Motorist	\$1Million each person/\$1Million each accident	5.42
Underinsured Motorist	\$1Million each person/\$1Million each accident	8.84
Medical Payments	\$ 10,000 each person	6.21
Terrorism Coverage		.45
TOTAL		\$89.92

Additional Endorsements For This Item: 58325 (03-16) 58326 (03-16) 58410 (03-16)

ITEM DETAILS: Estimated cost of hire - liability \$ If Any (Subject to audit)
Rate Effective Date 10-22-2023

150

Non-Owned Autos Liability	060 Dane County, WI	SPL
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COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$17.96
Uninsured Motorist	\$1Million each person/\$1Million each accident	2.00
Underinsured Motorist	\$1Million each person/\$1Million each accident	3.10
Medical Payments	\$ 10,000 each person	2.15
Terrorism Coverage		.13
TOTAL		\$25.34

Additional Endorsements For This Item: 58325 (03-16) 58326 (03-16) 58410 (03-16)

Rate Effective Date 10-22-2023

150

AUTO-OWNERS INS. CO.

Issued 05-01-2024

AGENCY THE MCCLONE AGENCY INC
23-0695-00 MKT TERR 026

Company
Bill

POLICY NUMBER
Company Use

53-933-504-00
61-04-WI-2207

NAMED INSURED CHEROKEE GARDEN CONDOMINIUM

Term 07-01-2024 to 07-01-2025

	TERRITORY	CLASS
1. 2018 CHEV SILVERADO VIN: 1GC0KUEG7JZ225245	060 Dane County, WI	

COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$398.52
Uninsured Motorist	\$1Million each person/\$1Million each accident	20.63
Underinsured Motorist	\$1Million each person/\$1Million each accident	47.22
Medical Payments	\$ 10,000 each person	9.31
Comprehensive	ACV - \$ 500 deductible	95.67
Collision	ACV - \$ 500 deductible	210.34
Terrorism Coverage		3.91
TOTAL		\$785.60

Interested Parties: None

Additional Endorsements For This Item: 58325 (03-16) 58326 (03-16) 58410 (03-16)

ITEM DETAILS: Pickup Truck 6,001 - 10,000 GVW operated within a 100 mile radius.

CLASS (01808): NOC - All Others.

Vehicle Count Factor Applies.

Rate Effective Date 10-22-2023

150 0036001 A

2. 2010 GMC SIERRA VIN: 1GT3KZBG7AF132421	060 Dane County, WI
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COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$336.70
Uninsured Motorist	\$1Million each person/\$1Million each accident	16.24
Underinsured Motorist	\$1Million each person/\$1Million each accident	37.17
Medical Payments	\$ 10,000 each person	7.65
Comprehensive	ACV - \$ 500 deductible	50.86
Collision	ACV - \$ 500 deductible	99.52
Terrorism Coverage		2.74
TOTAL		\$550.88

Interested Parties: None

Additional Endorsements For This Item: 58325 (03-16) 58326 (03-16) 58410 (03-16)

ITEM DETAILS: Pickup Truck 6,001 - 10,000 GVW operated within a 100 mile radius.

CLASS (01808): NOC - All Others.

Vehicle Count Factor Applies.

Rate Effective Date 10-22-2023

150 0030001

AUTO-OWNERS INS. CO.

Issued 05-01-2024

AGENCY THE MCCLONE AGENCY INC
23-0695-00 MKT TERR 026

Company
Bill

POLICY NUMBER
Company Use

53-933-504-00
61-04-WI-2207

NAMED INSURED CHEROKEE GARDEN CONDOMINIUM

Term 07-01-2024 to 07-01-2025

	TERRITORY	CLASS
3. 2004 GM K24 VIN: 1GTCK24U14E294345	060 Dane County, WI	
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$267.24
Uninsured Motorist	\$1Million each person/\$1Million each accident	15.01
Underinsured Motorist	\$1Million each person/\$1Million each accident	32.22
Medical Payments	\$ 10,000 each person	5.71
Comprehensive	ACV - \$ 500 deductible	31.17
Collision	ACV - \$ 500 deductible	68.56
Terrorism Coverage		2.10
	TOTAL	\$422.01

Interested Parties: None

Additional Endorsements For This Item: 58325 (03-16) 58326 (03-16) 58410 (03-16)

ITEM DETAILS: Truck 6,001 - 10,000 GVW operated within a 100 mile radius.

CLASS (01808): NOC - All Others.

Vehicle Count Factor Applies.

Rate Effective Date 10-22-2023

150 0025820

ESTIMATED TOTAL PREMIUM	TERM
PAID IN FULL DISCOUNT APPLIES	\$1,873.75

Policy Rate Code 0000

A 14% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X): Comm Umb(X)

Comm Prop/Comm Liab(X) WC(X) Life() Personal() Farm().

Paid In Full Discount Applies.

00385

531110

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY THE MCCLONE AGENCY INC
23-0695-00 MKT TERR 026 (920) 725-3232

NAMED INSURED CHEROKEE GARDEN CONDOMINIUM
HOMES INC

ADDRESS 1436 WHEELER RD

MADISON WI 53704-1432

COMMERCIAL AUTO POLICY DECLARATIONS
PREFERRED PROGRAM

Renewal Effective 07-01-2024

POLICY NUMBER 53-933-504-00

Company Use 61-04-WI-2207

Company Bill

POLICY TERM
12:01 a.m. to 12:01 a.m.
07-01-2024 07-01-2025

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

0786

Scheduled Drivers List

Listed below are drivers currently scheduled on this policy. Please compare the list with your current records and contact your agent with any changes that need to be made. We will update the list accordingly for the next renewal.

Name: Last	First	Age	State
DONAHUE	JAMES	60	WI
FINNEGAN	MICHAEL	44	WI
HENKEL	MARK	58	WI
MARTIN	THOMAS	62	WI
TYLER	LAYNE	59	WI

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTO POLICY

- A. **SECTION II - COVERED AUTOS LIABILITY COVERAGE, B. EXCLUSIONS** is amended. The following exclusion is added.

Exclusion of Terrorism

Liability Coverage does not apply to any person or organization for **bodily injury** or **property damage** caused directly or indirectly by **terrorism**, including action in hindering or defending against an actual or expected incident of **terrorism**. All **bodily injury** or **property damage** is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. This exclusion applies only when one or more of the following are attributed to an incident of **terrorism**:

1. The **terrorism** is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the **terrorism** was to release such material;
3. The **terrorism** is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the **terrorism** was to release such materials.

- B. **SECTION III - PHYSICAL DAMAGE COVERAGE, B. EXCLUSIONS** is amended. The following exclusion is added.

Exclusion of Terrorism

Loss to any **auto** caused directly or indirectly by **terrorism**, including action in hindering or defending against an actual or expected incident of **terrorism**.

Such **loss** is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the **loss**. This exclusion applies only when one or more of the following are attributed to an incident of **terrorism**:

1. The **terrorism** is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
 2. Radioactive material is released, and it appears that one purpose of the **terrorism** was to release such material;
 3. The **terrorism** is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the **terrorism** was to release such materials.
- C. Multiple incidents of **terrorism** which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.
- D. **SECTION VI - DEFINITIONS** is amended. The following definition is added.
- Terrorism** means activities against persons, organizations or property of any nature:
1. That involve the following or preparation for the following:
 - a. Use or threat of force or violence; or
 - b. Commission or threat of a dangerous act; or

- c.** Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
 - 2.** When one or both of the following applies:
 - a.** The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
 - b.** It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
- All other policy terms and conditions apply.