



RISKCO BROKERS, LLC

INSURANCE PROGRAM TERM: 10/1/07-10/1/08

THE FOLLOWING SCHEDULE IS INTENDED TO BE A BRIEF SUMMARY ONLY FOR THOSE COVERAGES MOST OFTEN REFERRED TO. IT IS NOT OUR PURPOSES TO INCLUDE FULL COVERAGE, ALL SUB-LIMITS, CONDITIONS, TERMS AND EXCLUSIONS.

PROPERTY INSURANCE

LOCATIONS COVERED:

As per schedule on file with carriers.

PERILS INSURED:

All Real and Personal Property, including but not limited to Property in the Care, Custody or Control of the Insured, Improvements and Betterments, Business Interruption, Extra Expense, Contingent Business Interruption and Extra Expense, Extended Period of Indemnity, Rental Value, Leasehold Interest, Unnamed Locations, Automatic Acquisition, Property in Course of Construction, Property in Transit, EDP Equipment/Media/Extra Expense, Accounts Receivable, Valuable Papers, Off-Premises Power, Debris Removal, Demolition and Increased Cost of Construction, Ingress/Egress, Civil Authority, Consequential Damage, Expediting Expense, Terrorism and as more fully defined in the Policy.

LIMITS OF LIABILITY:

- \$ 50,000,000. Per Occurrence except
- \$ 50,000,000. Annual aggregate as respects perils of Flood, Except
- \$ 2,500,000. Annual aggregate Flood in Flood Zones A & V;
- \$ 50,000,000. Annual aggregate as respects perils of Earthquake, Except
- \$ N/A Annual aggregate California Earthquake;
- \$ 50,000,000. Annual aggregate as respects perils of Wind Including Tier I
- \$ 50,000,000. Earthquake Sprinkler Leakage;
- \$ 1,000,000. Property in Transit, any one conveyance;
- \$ 50,000,000. Newly acquired properties, except California Earthquake & Tier 1 Locations which must be submitted and approved individually;
- \$ 50,000,000. Real and/or Business Property at Unnamed Locations
- \$ 50,000,000. Expediting Expense;
- \$ 50,000,000. Property in Course of Construction;
- \$ 50,000,000. Off-Premises Power Interruption excluding Transmission & Distribution Lines;
- \$ 5,000,000. Accounts Receivable; Valuable Papers; Demolition; Increased Cost of Construction; Contingent Liability from operations of buildings laws; Debris Removal;
- \$ 100,000. Pollution Clean-Up and Removal

DEDUCTIBLES:

- \$ 10,000. Per Occurrence All Perils Including Non-Sprinklered Habitational Except;
- \$ 25,000. Per Occurrence Earthquake, All States other than California
 - 5% Of TIV at Location Involved In Loss as Respects Windstorm in Tier I Counties, Subject to Minimum of \$100,000. Per Occurrence
- \$100,000. Per Occurrence Hail
- \$ 25,000. Per Occurrence Flood, Except \$500,00. (excess of NFIP, whether purchased or not) for those locations situated in Zones A & V.

CONDITIONS:

Total Insurable Values: As per schedule on file with carriers

Replacement Cost Valuation except Actual Loss Sustained as respects Time Element Coverage

Coinsurance: Not Applicable.

Agreed Amount: Not Applicable

Manuscript Form or carrier's (plus company's mandatory endorsements)

25% Minimum Earned Premium upon binding.

Premium due carrier within thirty (30) days of binding coverage to avoid Cancellation.

Ninety (90) days Notice of Cancellation, except ten (10) days for Non-payment of premium.

Joint Loss Agreement.

Newly acquired properties must be reported within ninety (90) days. No newly acquired coverage for properties in CAT prone areas (Tier I Wind, State of Florida). New Florida locations will be underwritten and rated in accordance with carriers guidelines at time of request to add them.

Off Premises power/service failure/interruption within one (1) mile of insured's premises.

Terrorism Included

Mold, Mildew, Fungi, insects and termites are excluded.

INSURANCE CARRIERS:

Placed with carriers having A.M. Best rating of "A" or better

BOILER AND MACHINERY INSURANCE:

INSURANCE CARRIER:

Placed with carrier having A.M. Best rating of "A" or better

COVERAGE:

Property Damage, Business Interruption, Extra Expense & MEA.

LIMITS OF LIABILITY:

\$50,000,000. Combined any one accident.

Sub-Limits:

- 25,000. Off Premises Property Damage
- 2,000,000. Business Income
- 500,000. Extra Expense
- 500,000. Service Interruption
- 25,000. Contingent Business Income
- 100,000. Data Restoration
- 100,000. Demolition
- 250,000. Ordinance or Law
- 250,000. Expediting Expenses
- 100,000. Hazardous Substances

DEDUCTIBLES:

Property Damage	\$ 5,000.
Except Air Conditioning Systems	\$25.00 Per Horsepower, \$10,000. Minimum
Business Interruption/Extra Expense	24 hours

VALUATION:

Property Damage - Replacement Cost.
Business Interruption/Extra Expense - Actual Loss Sustained.

EQUIPMENT INSURED:

Comprehensive - All pressure, mechanical and electrical equipment, including production machines and computers to operate other insured equipment.

PROPERTIES/LOCATIONS:

As per schedule on file with company.

TOTAL INSURABLE VALUES:

Schedule submitted to carriers as presented by client.

COVERAGE EXTENSIONS/CONDITIONS:

Cancellation/Notice of Non Renewal: As provided in property policy.
Connected ready for use: Restrictions deleted.
Loss adjustment agreement: Included.
25% Minimum Earned Premium upon binding.

GENERAL LIABILITY INSURANCE:

INSURANCE CARRIER:

Placed with carrier having A.M. Best rating of "A" or better

COVERAGE FORM:

ISO Commercial General Liability Coverage Form - CG00010

LOCATIONS:

Schedule submitted to carrier prepared by client.

LIMITS OF LIABILITY:

\$2,000,000.	General Aggregate
1,000,000.	Products Completed Operations Aggregate
1,000,000.	Personal & Advertising Injury
1,000,000.	Bodily Injury & Property Damage - Each Occurrence
250,000.	Fire Damage legal Liability (Any one fire)
5,000.	Medical Expense

DEDUCTIBLES: Not Applicable

EMPLOYEE BENEFITS LIABILITY:

\$1,000,000.	Per Employee
2,000,000.	Aggregate
1,000.	Deductible
Retroactive Date	10/1/98

EXTENSIONS/ENDORSEMENTS/CONDITIONS:

90 Days Notice of Cancellation, Except 10 Days for Non-payment of Premium.
Notice of Occurrence Endorsement.
Knowledge of Occurrence.
Unintentional Errors and Omissions.
Composite Rate Endorsement.
Employee Benefits Liability.
Additional Insureds - written contract.
Hired Car / Non Owned Auto Liability
Acts of Terrorism
25% Minimum Earned Premium upon binding.

EXCLUSIONS:

Pollution, except Hostile Fire
Cross Liability
Lead
Asbestos
Employment Related Practices
Construction Defects
Mold

GARAGE KEEPERS LEGAL LIABILITY:

INSURANCE CARRIER:

Placed with carrier having A.M. Best rating of "A" or better

ENDORSEMENT:

Contingent Garage Keepers Coverage Endorsement.

LOCATIONS:

To be determined. (If any)

LIMITS/DEDUCTIBLES:

\$1,000,000. (Subject to a \$500. deductible per claim)

EXCESS LIABILITY INSURANCE:

INSURANCE CARRIER:

Placed with carrier having A.M. Best rating of "A" or better

COVERAGE FORM:

Following Form of General Liability

25% Minimum Earned Premium upon binding.

LOCATIONS:

Schedule of locations on file with insurance carriers.

LIMIT OF LIABILITY:

\$25,000,000. Per Occurrence/Aggregate, Excess of Primary General Liability Limit

\$ 10,000. Retained Limit Each Occurrence