

Pollution Liability

Term: October 1, 2020 to October 1, 2021

Company: Illinois Union Insurance Company
(Rated A+ XV by A.M. Best)

Form: Claims Made

Limits of Liability:

| Coverage Section | Limit of Liability | Retention | Retroactive Date |
|--|--------------------|-----------|-----------------------------------|
| Coverage A - New Pollution Conditions Coverage | | | See Schedule of Covered Locations |
| Per Pollution Condition | \$2,000,000 | \$25,000 | |
| Aggregate All Pollution Condition | \$3,000,000 | | |
| Coverage B - Covered Operations Pollution Conditions Coverage | | | 10/1/2015 |
| Per Pollution Condition | \$2,000,000 | \$25,000 | |
| Aggregate All Pollution Condition | \$3,000,000 | | |
| Total Policy Aggregate | \$3,000,000 | | |

Coverage:

1. Remediation Cost
2. Compensatory Damages
3. Legal Defense Expense

Notes of Importance:

1. Covered sites are all locations listed on the Statement of Values provided to Illinois Union and not excluded by the policy wording.
2. Covered pollution conditions must commence after the retro date of this policy and before the end of the policy period.
3. Material misrepresentation by the insured voids this policy.
4. No flat cancellation - policy is subject to a 25% minimum earned premium.
5. Premium is not subject to audit.
6. This insurance is issued pursuant to the Florida Surplus Lines Laws. Entities insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent, unlicensed insurer.

Requirements that must be met **PRIOR** to binding:

1. Must have completed and signed TRIA form.

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Coverage Form & Endorsements include but not limited to:

| Form Number: | Edition Date | Form Description: |
|--------------|--------------|--|
| PF-44887b | 08/18 | Premises Pollution Liability Insurance Policy |
| PF-44953 | 09/14 | Named Insureds (Broad-Controlled Chain) Endorsement |
| PF-44891 | 09/14 | Schedule of Additional Insureds (Broad) Endorsement |
| PF-44916 | 09/14 | Covered Storage Tank Schedule (Financial Responsibility) <ul style="list-style-type: none"> • 29 scheduled ASTs |
| PF-44917a | 03/20 | Dedicated Defense Aggregate Limit Endorsement - \$500,000 |
| PF-44927a | 01/17 | Exposure-Specific Dedicated Limits for Financial Responsibility (ASTs-Via General Aggregate Sublimit-Annual) Endorsement - \$1M/\$1M limits with \$25k deductible |
| PF44944 | 09/14 | Indoor Environmental Conditions Limitations Endorsement <ul style="list-style-type: none"> • PITO-Playground 6225 Kenwood Dr, North Port, FL • PITO-Playground 6340 LaBrea St, North Port, FL • PITO-Sun Shade Structure, 6225 Kenwood Dr, North Port, FL • PITO-Playground 8161 Lombra Ave, North Port, FL • PITO-Sun Shade Structure, 8161 Lombra Ave, North Port, FL |
| PF-47994 | 07/16 | Lead Exclusionary (Potable Water) Endorsement |
| PF-44957 | 09/14 | Notice of Cancellation Amendatory (90 Days) Endorsement |
| PF-48676b | 04/20 | Public Entity Coverage Amendatory Endorsement |
| PF-44913 | 09/14 | Schedule of Covered Locations Schedule Endorsement |
| PF-53227a | 06/20 | Communicable, Infectious or Contagious Diseases Exclusionary Endorsement |
| PF-53478 | 04/20 | Other Insurance Amendatory (Primary-Exceptions) Endorsement |
| SL-44730a | 01/16 | Service of Suit Endorsement – Florida |
| ALL-21101 | 11/06 | Trade or Economic Sanctions Endorsement |
| LD-5S23j | 03/14 | Signatures |
| SL-24680 | 10/09 | Florida Surplus Lines Notification |
| ALL-5X45 | 11/96 | Questions About Your Insurance? |
| ALL-20887a | 03/16 | Chubb Producer Compensation Practices & Policies |
| ILP 001 | 01/04 | U.S. Treasury Department’s Office of Foreign Assets Control (“OFAC”) Advisory Notice to Policyholders |

If Insured elects to purchase Terrorism coverage per the attached disclosure letter for the additional premium indicated, the following endorsements will apply:

- PF-23728a (01/15) Terrorism Risk Insurance Act Endorsement
- TRIA11c (01/15) Disclosure Pursuant to Terrorism Risk Insurance Act

If the insured elects to decline Terrorism coverage per the attached disclosure letter, the following endorsements will apply:

- TRIA24 (01/15) Policyholder Disclosure Notice of Terrorism Insurance Coverage

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Claims Made Policy:

When a policy is on a claims-made basis, coverage triggers based on the actual filing date or receipt of the claim, in addition to the date of loss or injury. It handles any insured loss or claim filed during the policy period, regardless of when the actual loss or injury occurred, subject to the retroactive date on the declarations. Claims-made coverage applies only to covered losses that occur after the retroactive date.

Extended Reporting Periods:

ACE provides the following Extended Reporting Periods options in the event coverage is cancelled or non-renewed:

Basic Extended Reporting Period – continued coverage granted for a period of 60 days following the effective date of termination or nonrenewal, but only for Claims first made during the 60 days and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.

Optional Extended Reporting Period – The Public Entity shall have the right, upon payment of up to 200% of the expiring premium, to purchase an Optional Extended Reporting Period, for the period of 34 months following the effective date of the cancellation or nonrenewal, but only for Claims first made during the Optional Extended Reporting Period and arising from Wrongful Acts taking place prior to the effective date of the termination or nonrenewal.