

5. IMPROVEMENTS AND BETTERMENTS: "IMPROVEMENTS AND BETTERMENTS" in or to building(s) not owned by the named insured at any location hereinbefore described, provided such "IMPROVEMENTS AND BETTERMENTS" are covered under this policy as property of the named insured, are subject to the following provisions:
- The term "Improvements and Betterments" whatever used in this policy is defined as fixtures, alterations, installations, or additions comprising a part of the described building and made or acquired at the expense of the insured exclusive of rent paid by the insured, but which are not legally subject to removal by the insured.
  - The word "Lease" wherever used in this policy shall mean the lease or rental agreement, whether written or oral, in effect at the time of loss.
  - In the event Improvements and Betterments are damaged or destroyed during the term of this policy by the perils insured against, THE LIABILITY OF THIS COMPANY SHALL BE DETERMINED AS FOLLOWS:
    - If repaired or replaced at the expense of the insured within a reasonable time after such loss, the actual cash value of the damaged or destroyed Improvements and Betterments.
    - IF NOT REPAIRED OR REPLACED WITHIN A REASONABLE TIME AFTER SUCH LOSS, THAT PROPORTION OF THE ORIGINAL COST AT TIME OF INSTALLATION OF THE DAMAGED OR DESTROYED IMPROVEMENTS AND BETTERMENTS WHICH THE UNEXPIRED TERM OF THE LEASE AT THE TIME OF LOSS BEARS TO THE PERIOD FROM THE DATE(S) SUCH IMPROVEMENTS AND BETTERMENTS WERE MADE TO THE EXPIRATION DATE OF THE LEASE.
    - IF REPAIRED OR REPLACED AT THE EXPENSE OF OTHERS FOR THE USE OF THE INSURED, THERE SHALL BE NO LIABILITY HEREUNDER.

#### E. OTHER PROVISIONS

- LOSS CLAUSE: Any loss hereunder shall not reduce the amount of this policy.
- BREACH OF WARRANTY CLAUSE: If a breach of any warranty or condition contained in any rider attached to or made a part of this policy shall occur, which breach by the terms of such warranty or condition shall operate to suspend or avoid this insurance, it is agreed that such suspension or avoidance due to such breach, shall be effective only during the continuance of such breach and then only as to the building, fire division, contents therein, or other separate location to which such warranty or condition has reference and in respect of which such breach occurs.
- SUBROGATION WAIVER CLAUSE: This insurance shall not be invalidated should the insured waive in writing any or all right of recovery against any party for loss, PROVIDED, HOWEVER, THAT IN THE EVENT THE INSURED WAIVES ONLY A PART OF HIS RIGHTS AGAINST ANY PARTICULAR THIRD PARTY, THIS COMPANY SHALL BE SUBROGATED WITH RESPECT TO ALL RIGHTS OF RECOVERY WHICH THE INSURED MAY RETAIN AGAINST ANY SUCH THIRD PARTY FOR LOSS FROM THE PERILS INSURED AGAINST TO THE EXTENT THAT PAYMENT THEREFOR IS MADE BY THIS COMPANY; ALL SUBJECT TO THE FOLLOWING ADDITIONAL PROVISIONS:
  - If made before loss has occurred, such agreement may run in favor of any third party.
  - IF MADE AFTER LOSS HAS OCCURRED, SUCH AGREEMENT MAY RUN IN FAVOR OF A THIRD PARTY FALLING WITHIN ONE OF THE FOLLOWING CATEGORIES AT THE TIME OF LOSS:
    - A THIRD PARTY INSURED UNDER THIS POLICY; OR
    - A CORPORATION, FIRM, OR ENTITY (a) OWNED OR CONTROLLED BY THE NAMED INSURED OR IN WHICH THE NAMED INSURED OWNS CAPITAL STOCK OR OTHER PROPRIETARY INTEREST, OR (b) OWNING OR CONTROLLING THE NAMED INSURED OR OWNING OR CONTROLLING CAPITAL STOCK OR OTHER PROPRIETARY INTEREST IN THE NAMED INSURED; OR
    - A TENANT OF THE NAMED INSURED.

4. PERMITS AND AGREEMENTS CLAUSE: Permission granted: (a) For such use of the premises as is usual and incidental to the business conducted therein and for existing and increased hazards and for change in use or occupancy except as to any specific hazard, use, or occupancy prohibited by the express terms of this policy or by any endorsement thereto; (b) To keep and use all articles and materials, used and incidental to said business, in such quantities as the exigencies of the business require; (c) For the building(s) to be in course of construction, alteration or repair, all without limit of time but without extending the term of this policy, and to build additions thereto, and this policy, under its respective term(s), shall cover on or in such additions in contact with such building(s).

This insurance shall not be prejudiced: (1) By any act or neglect of the owner of the building(s) if the insured is not the owner thereof, or by any act or neglect of any occupant of the building(s) (other than the named insured), when such act or neglect of the owner or occupant is not within the control of the named insured; (2) By failure of the named insured to comply with any warranty or condition contained in any form, rider or endorsement attached to this policy with regard to any portion of the premises over which the named insured has no control; nor (3) shall this insurance be prejudiced by any error in stating the name, number, street or location of any building(s) covered hereunder, or of building(s) and contents if covered under a single item of insurance.

5. MORTGAGEE CLAUSE: (THIS ENTIRE CLAUSE IS VOID UNLESS NAME OF MORTGAGEE OR TRUSTEE IS INSERTED ON THE FIRST PAGE OF THIS POLICY IN SPACE PROVIDED THEREFOR.) If another mortgagee or lessor is named as mortgagee or lessor, such other endorsements shall supersede any other endorsements applicable to buildings in separately attached to this policy, each other endorsements shall supersede any other endorsements applicable to buildings in separately attached to this policy, ON BUILDINGS ONLY, shall be payable to the mortgagee, if named as mortgagee on the first page of this policy, as mortgagee(s) under any present or future mortgage upon the property described in the provisions of this clause. Loss (if any) under this policy, as mortgagee(s) under any present or future mortgage, (a) The terms "mortgagee" and "mortgage" as interest may appear, and in order of precedence of said mortgage, (b) The terms "mortgagee" and "mortgage" wherever used in this clause shall be deemed to include deeds of trust and the respective parties thereto. (c) This insurance, as to the interest of the mortgagee only thereto, shall not be invalidated by any act or neglect of the mortgagee or owner of the described property, nor by the use of the premises for purposes more hazardous than are permitted by this policy. (d) Any mortgagee who shall have or acquire knowledge that the premises are being used for purposes more hazardous than are permitted by this policy or that the premises have been vacant or unoccupied beyond the period permitted by this policy, and in the event of failure to do, all rights of such mortgagee hereunder shall forthwith terminate. (e) In case the mortgagee or owner shall fail to pay any premium due or to become due under this policy, the mortgagee hereby covenants and agrees to pay the same on demand. The mortgagee also covenants and agrees to pay on demand the premium for any increased hazard for the term of the existence thereof. (f) This Company shall not be liable to the mortgagee for a greater proportion of any loss than the amount hereby insured shall bear to the whole insurance covering the property against the perils insured, under policies issued to, held by, or payable to the mortgagee, whether collective or not. (g) The policy provisions relating to "Mortgagee Interests and Obligations" are specifically referred to and made a part of this clause.

6. LIBERALIZATION CLAUSE: If during the period that insurance is in force under this policy, or within forty-five (45) days prior to the inception date thereof, on behalf of this Company there be adopted, or filed with and approved or accepted by the insurance supervisory authorities, all in conformity with law, any changes in the form attached to this policy by which the form of insurance could be extended or broadened without increased premium charge by endorsement or substitution of form, then such extended or broadened insurance shall issue to the benefit of the insured hereunder as though such endorsement or substitution of form had been made.

7. NUCLEAR CLAUSE: THE WORD "FIRE" IN THIS POLICY OR ENDORSEMENTS ATTACHED HERETO IS NOT INTENDED TO AND DOES NOT EMBRACE NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION, ALL WHETHER CONTROLLED OR UNCONTROLLED, AND LOSS BY NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS NOT INTENDED TO BE AND IS NOT INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS, WHETHER SUCH LOSS BE DIRECT OR INDIRECT, PROXIMATE OR REMOTE, OR BE IN WHOLE OR IN PART CAUSED BY, CONTRIBUTED TO, OR AGGRAVATED BY "FIRE" OR ANY OTHER PERILS INSURED AGAINST BY THIS POLICY OR SAID ENDORSEMENTS; HOWEVER, SUBJECT TO THE FOREGOING AND ALL PROVISIONS OF THIS POLICY, DIRECT LOSS BY "FIRE" RESULTING FROM NUCLEAR REACTION OR NUCLEAR RADIATION OR RADIOACTIVE CONTAMINATION IS INSURED AGAINST BY THIS POLICY.

8. DEFERRED PREMIUM PAYMENT PLAN: IF THE INSURED ELECTS TO PAY THE PREMIUM IN EQUAL ANNUAL PAYMENTS AS INDICATED ON THE FIRST PAGE OF THIS POLICY, THE PREMIUM FOR THIS POLICY IS HEREBY MADE SO PAYABLE, PROVIDED THAT NO PAYMENT SHALL BE LESS THAN THE MINIMUM PREMIUM APPLICABLE.

IF THE INSURED IS IN DEFAULT OF ANY SUCH PREMIUM PAYMENT AND THIS COMPANY ELECTS TO CANCEL THIS POLICY, NOTICE OF CANCELLATION SHALL BE IN ACCORDANCE WITH THE PROVISIONS OF THIS POLICY, BUT IN SUCH CASE ANY PORTIONS OF THE PREMIUM PREVIOUSLY PAID SHALL BE EARNED BY THIS COMPANY.

#### F. EXTENDED COVERAGE ENDORSEMENT

EFFECTIVE ONLY WHEN PREMIUM FOR EXTENDED COVERAGE IS INSERTED IN THE SPACE PROVIDED ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREOF.

In consideration of the premium for this coverage, and subject to the provisions herein and in the policy to which this endorsement is attached, the insurance hereby provided shall be in full force and effect from the date hereof.

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~~BY EXTENDED COVERED ENDORSE~~  
FIVE ONLY WHEN PREMIUM FOR EXTENDED COVERAGE IS INS  
E OF THIS POLICY OR ENDORSED HEREON.

IN THE SPACE PROVIDED ON THE

In consideration of the premium for this coverage, and subject to the provisions herein and in the policy to which this endorsement is attached including endorsements thereon, this policy is extended to insure against direct loss by windstorm, hail, explosion, riot, riot attending a strike, civil commotion, aircraft, vehicles, and smoke, except as hereinafter provided.

PROVISIONS APPLICABLE ONLY TO WINDSTORM AND HAIL: THE COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY FROST OR COLD WEATHER, OR ICE OTHER THAN HAIL, SNOW OR SLEET, WHETHER DRIVEN BY WIND OR NOT.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING(S) OR THE PROPERTY COVERED THEREIN CAUSED: (a) BY RAIN, SNOW, SAND OR DUST, WHETHER DRIVEN BY WIND OR NOT, UNLESS THE BUILDING(S) COVERED OR CONTAINING THE PROPERTY COVERED SHALL FIRST SUSTAIN AN ACTUAL DAMAGE TO ROOF OR WALLS BY THE DIRECT ACTION OF WIND OR HAIL AND THEN SHALL BE LIABLE FOR LOSS TO THE INTERIOR OF THE BUILDING(S) OR THE PROPERTY COVERED THEREIN AS MAY BE CAUSED BY RAIN, SNOW, SAND OR DUST ENTERING THE BUILDING(S) THROUGH OPENINGS IN THE ROOF OR WALLS MADE BY DIRECT ACTION OF WIND OR HAIL; OR (b) BY WATER FROM SPRINKLER EQUIPMENT OR FROM OTHER PIPING, UNLESS SUCH EQUIPMENT OR PIPING BE DAMAGED AS A DIRECT RESULT OF WIND OR HAIL.

UNLESS AN ADDITIONAL PREMIUM IS CHARGED AND THIS POLICY IS SPECIFICALLY ENDORSED TO PROVIDE FOR COVERAGE OF WINDSTORM AND HAIL DAMAGE TO THE FOLLOWING PROPERTY, THIS COMPANY SHALL NOT BE LIABLE FOR WINDSTORM OR HAIL DAMAGE TO: (a) WINDMILLS, WIND PUMPS OR THEIR TOWERS; (b) CROP SILOS OR THEIR CONTENTS; (c) METAL SMOKESTACKS; OR (d) UNLESS WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF: (1) GRAIN, HAY, STRAW OR OTHER CROPS; (2) LAWNS, TREES, SHRUBS OR PLANTS; (3) AWNINGS OR CANOPIES (FABRIC OR SLAT), INCLUDING THEIR SUPPORTS; (4) SIGNS OR RADIO OR TELEVISION ANTENNAS, INCLUDING THEIR LEAD-IN WIRING, MASTS OR TOWERS.

PROVISIONS APPLICABLE ONLY TO EXPLOSION: Loss by explosion shall include direct loss resulting from the explosion of accumulated gases or unconsumed fuel within the firebox (or combustion chamber) of any fired vessel or within the flues or passages which conduct the gases of combustion therefrom.

THIS COMPANY SHALL NOT BE LIABLE FOR LOSS BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED.

**2. WAIVER OF INVENTORY AND APPRAISEMENT CLAUSE:** If any item of this policy is subject to the conditions of the

THE FOLLOWING ARE NOT EXPLOSIONS WITHIN THE INTENT OR MEANING OF THESE PROVISIONS: (a) SHOCK WAVES CAUSED BY AIRCRAFT, GENERALLY KNOWN AS "SONIC BOOM"; (b) ELECTRIC ARCING; (c) RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAK-DOWN; (d) WATER HAMMER; (e) RUPTURE OR BURSTING OF WATER PIPES; (f) RUPTURE OR BURSTING DUE TO EXPANSION OR SWELLING OF THE CONTENTS OF ANY BUILDING OR STRUCTURE, CAUSED BY OR RESULTING FROM WATER; (g) RUPTURE, BURSTING OR OPERATION OF PRESSURE RELIEF DEVICES.

Any other explosion clause made a part of this policy is superseded by this endorsement.  
**PROVISIONS APPLICABLE ONLY TO RIOT, RIOT ATTENDING A STRIKE AND CIVIL COMMOOTION:** Loss by riot, riot attending a strike or civil commotion shall include direct loss by acts of striking employees of the owner or tenant(s) of the described building(s) while occupied by said striking employees and shall also include direct loss from pilage and looting occurring during and at the immediate place of a riot, riot attending a strike or civil commotion. UNLESS SPECIFICALLY ENDORSED HEREON, THIS COMPANY SHALL NOT BE LIABLE FOR LOSS RESULTING FROM DAMAGE TO OR DESTRUCTION OF THE DESCRIBED PROPERTY DUE TO CHANGE IN TEMPERATURE OR HUMIDITY OR INTERRUPTION OF OPERATIONS WHETHER OR NOT SUCH LOSS IS COVERED BY THIS POLICY AS TO OTHER PERILS.

**PROVISIONS APPLICABLE ONLY TO LOSS BY AIRCRAFT AND VEHICLES:** The term "aircraft," as used in this endorsement, shall include self-propelled machines and aircraft. The term "vehicles," as used in this endorsement, means vehicles running on land or tracks BUT NOT AIRCRAFT. LOSS BY AIRCRAFT OR BY VEHICLES SHALL INCLUDE ONLY DIRECT LOSS RESULTING FROM ACTUAL PHYSICAL CONTACT OF AN AIRCRAFT OR A VEHICLE WITH THE PROPERTY COVERED HEREUNDER OR WITH THE BUILDING(S) CONTAINING THE PROPERTY COVERED HEREUNDER, EXCEPT THAT LOSS BY AIRCRAFT INCLUDES DIRECT LOSS BY OBJECTS FALLING THEREFROM. THIS COMPANY SHALL NOT BE LIABLE FOR LOSS: (a) BY ANY VEHICLE OWNED OR OPERATED BY AN INSURED OR BY ANY TENANT OF THE DESCRIBED PREMISES; (b) BY ANY VEHICLE TO FENCES, DRIVEWAYS, WALKS OR, UNLESS WHOLLY WITHIN A BUILDING AND COMPLETELY ENCLOSED BY THE WALLS AND ROOF, TO LAWNS, TREES, SHRUBS OR PLANTS; (c) TO ANY AIRCRAFT OR VEHICLE INCLUDING CONTENTS THEREOF OTHER THAN STOCKS OF AIRCRAFT OR VEHICLES IN PROCESS OF MANUFACTURE OR FOR SALE.

**PROVISIONS APPLICABLE ONLY TO SMOKE:** The term "smoke" as used in this endorsement means only smoke due to a sudden, unusual and faulty operation of any heating or cooking unit, ONLY WHEN SUCH UNIT IS CONNECTED TO A CHIMNEY BY A SMOKE PIPE OR VENT PIPE, AND WHILE IN OR ON THE DESCRIBED PREMISES BUT NOT SMOKE FROM FIRE-PLACES OR INDUSTRIAL APPARATUS.

**WAR RISK EXCLUSION:** THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED DIRECTLY OR INDIRECTLY BY (a) HOSTILE OR WARLIKE ACTION IN TIME OF PEACE OR WAR, INCLUDING ACTION IN HINDERING, COMBATING OR DEFENDING AGAINST AN ACTUAL, IMPENDING OR EXPECTED ATTACK, (i) BY ANY GOVERNMENT OR SOVEREIGN POWER (DE JURE OR DE FACTO), OR BY ANY AUTHORITY MAINTAINING OR USING MILITARY, NAVAL OR AIR FORCES; OR (ii) BY MILITARY, NAVAL OR AIR FORCES; OR (b) BY AN AGENT OF ANY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES, IT BEING UNDERSTOOD THAT ANY DISCHARGE, EXPLOSION OR USE OF ANY WEAPON OF WAR EMPLOYING NUCLEAR FISSION OR FUSION SHALL BE CONCLUSIVELY PRESUMED TO BE SUCH A HOSTILE OR WARLIKE ACTION BY SUCH GOVERNMENT, POWER, AUTHORITY OR FORCES; (c) INSURRECTION, REBELLION, REVOLUTION, CIVIL WAR, USURPED POWER, OR ACTION TAKEN BY GOVERNMENTAL AUTHORITY IN HINDERING, COMBATING OR DEFENDING AGAINST SUCH AN OCCURRENCE.

**WATER EXCLUSION:** THIS COMPANY SHALL NOT BE LIABLE FOR LOSS CAUSED BY, RESULTING FROM, CONTRIBUTED TO OR AGGRAVATED BY ANY OF THE FOLLOWING--

- (a) FLOOD, SURFACE WATER, WAVES, TIDAL WATER OR TIDAL WAVE, OVERFLOW OF STREAMS OR OTHER BODIES OF WATER, OR SPRAY FROM ANY OF THE FOREGOING, ALL WHETHER DRIVEN BY WIND OR NOT;
- (b) WATER WHICH BACKS UP THROUGH SEWERS OR DRAINS;
- (c) WATER BELOW THE SURFACE OF THE GROUND INCLUDING THAT WHICH EXERTS PRESSURE ON OR FLOWS, SEEPS OR LEAKS THROUGH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS, BASEMENT OR OTHER FLOORS, OR THROUGH DOORS, WINDOWS OR ANY OTHER OPENINGS IN SUCH SIDEWALKS, DRIVEWAYS, FOUNDATIONS, WALLS OR FLOORS.

UNLESS LOSS BY EXPLOSION AS INSURED AGAINST HEREUNDER ENSUES, AND THEN THIS COMPANY SHALL BE LIABLE FOR ONLY SUCH ENSUING LOSS.

**OTHER PROVISIONS:**  
A claim for loss by any peril insured against by this endorsement shall not be barred because of change of occupancy, nor because of vacancy or unoccupancy.

THIS ENDORSEMENT DOES NOT INCREASE THE AMOUNT(S) OF INSURANCE PROVIDED IN THIS POLICY.

**APPORTIONMENT:** THIS COMPANY SHALL NOT BE LIABLE FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, FROM ANY PERIL OR PERILS INCLUDED IN THIS ENDORSEMENT THAN (1) THE AMOUNT OF INSURANCE UNDER THIS POLICY BEARS TO THE WHOLE AMOUNT OF FIRE INSURANCE COVERING THE PROPERTY, OR WHICH WOULD HAVE COVERED THE PROPERTY EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, WHETHER COLLECTIBLE OR NOT, AND WHETHER OR NOT SUCH OTHER FIRE INSURANCE COVERS AGAINST THE ADDITIONAL PERIL OR PERILS INSURED HEREUNDER, NOR (2) FOR A GREATER PROPORTION OF ANY LOSS LESS THE AMOUNT OF DEDUCTIBLE, IF ANY, THAN THE AMOUNT HEREBY INSURED BEARS TO ALL INSURANCE WHETHER COLLECTIBLE OR NOT, COVERING IN ANY MANNER SUCH LOSS, OR WHICH WOULD HAVE COVERED SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE, EXCEPT IF ANY TYPE OF INSURANCE OTHER THAN FIRE EXTENDED TO COVER ADDITIONAL PERILS OR WINDSTORM INSURANCE APPLIES TO ANY LOSS TO WHICH THIS INSURANCE ALSO APPLIES, OR WOULD HAVE APPLIED TO ANY SUCH LOSS EXCEPT FOR THE EXISTENCE OF THIS INSURANCE. THE LIMIT OF LIABILITY OF EACH TYPE OF INSURANCE FOR SUCH LOSS, HEREBY DESIGNATED AS "JOINT LOSS," SHALL FIRST BE DETERMINED AS IF IT WERE THE ONLY INSURANCE, AND THIS TYPE OF INSURANCE SHALL BE LIABLE FOR NO GREATER PROPORTION OF JOINT LOSS THAN THE LIMIT OF ITS LIABILITY FOR SUCH LOSS BEARS TO THE SUM OF ALL SUCH LIMITS. THE LIABILITY OF THIS COMPANY (UNDER THIS ENDORSEMENT) FOR SUCH JOINT LOSS SHALL BE LIMITED TO ITS PROPORTIONATE PART OF THE AGGREGATE LIMIT OF THIS AND ALL OTHER INSURANCE OF THE SAME TYPE. THE WORDS "JOINT LOSS," AS USED IN THE FOREGOING, MEAN THAT PORTION OF THE LOSS IN EXCESS OF THE HIGHEST DEDUCTIBLE, IF ANY, TO WHICH THIS ENDORSEMENT AND OTHER TYPES OF INSURANCE ABOVE REFERRED TO BOTH APPLY.

**PROVISIONS APPLICABLE ONLY WHEN THIS ENDORSEMENT IS ATTACHED TO A POLICY COVERING BUSINESS INTERRUPTION, TUITION FEES, EXTRA EXPENSE, ADDITIONAL LIVING EXPENSE, RENT OR RENTAL VALUE, LEASEHOLD INTEREST OR OTHER CONSEQUENTIAL LOSS:** THE TERM "DIRECT," AS APPLIED TO LOSS, MEANS LOSS, AS LIMITED AND CONDITIONED IN SUCH POLICY, RESULTING FROM DIRECT LOSS TO DESCRIBED PROPERTY FROM THE PERIL(S) INSURED AGAINST; AND WHILE THE BUSINESS OF THE OWNER OR TENANT(S) OF THE DESCRIBED BUILDING(S) IS INTERRUPTED BY A STRIKE AT THE DESCRIBED LOCATION, THIS COMPANY SHALL NOT BE LIABLE FOR ANY LOSS DUE TO INTERFERENCE BY ANY PERSON(S) WITH REBUILDING, REPAIRING OR REPLACING THE PROPERTY DAMAGED OR DESTROYED OR WITH THE RESUMPTION OR CONTINUATION OF BUSINESS.

**Caution:** WHEN THIS ENDORSEMENT IS PURCHASED WITH ONE POLICY, THE INSURED SHOULD SECURE LIKE COVERAGE ON ALL FIRE POLICIES COVERING THE SAME PROPERTY.

EFFECTIVE ONLY WHEN PREMIUM FOR THIS COVERAGE IS SHOWN ON THE FIRST PAGE OF THIS POLICY OR ENDORSED HEREBIN AND ONLY WHEN THE EXTENDED COVERAGE ENDORSEMENT IS ALSO MADE EFFECTIVE.

In consideration of the premium for this coverage, and subject to the provisions of this policy and the Extended Coverage Endorsement, the coverage under said Extended Coverage Endorsement is extended to include direct loss by Vandalism and Malicious Mischief.

**PROVISIONS APPLICABLE ONLY TO VANDALISM AND MALICIOUS MISCHIEF:** The terms "vandalism" and "malicious mischief"; as used herein mean only willful and malicious damage to or destruction of the property covered hereunder.

(1) THIS COMPANY SHALL NOT BE LIABLE FOR LOSS IF THE DESCRIBED BUILDING(S) HAD BEEN VACANT OR UNOCCUPIED BEYOND A PERIOD OF THIRTY (30) CONSECUTIVE DAYS IMMEDIATELY PRECEDING THE LOSS, WHETHER OR NOT SUCH PERIOD COMMENCED PRIOR TO THE INCEPTION DATE OF THE COVERAGE, but a building in process of construction shall not be deemed vacant or unoccupied, nor shall the unoccupancy provision be applicable to private dwelling property.

Definitions: (a) Vacant-containing no contents pertaining to operations or activities customary to occupancy of the building. (b) Unoccupied-containing contents pertaining to occupancy of the building while operations or other customary activities are suspended.

A suspension of operations or period of inactivity during part of each year which is usual and incidental to the described occupancy of the building shall not be deemed unoccupancy.

(2) THIS COMPANY SHALL NOT BE LIABLE FOR LOSS: (a) TO GLASS (OTHER THAN GLASS BUILDING BLOCKS) CONSTITUTING A PART OF A BUILDING, STRUCTURE OR AN OUTSIDE SIGN; (b) BY PILFERAGE, THEFT, BURGLARY OR LARCENY, EXCEPT THAT THIS COMPANY SHALL BE LIABLE FOR WILLFUL DAMAGE TO THE BUILDING(S) COVERED HEREUNDER CAUSED BY BURGLARS; (c) BY EXPLOSION OF STEAM BOILERS, STEAM PIPES, STEAM TURBINES OR STEAM ENGINES, IF OWNED BY, LEASED BY OR OPERATED UNDER THE CONTROL OF THE INSURED; OR BY RUPTURE OR BURSTING OF ROTATING OR MOVING PARTS OF MACHINERY CAUSED BY CENTRIFUGAL FORCE OR MECHANICAL BREAKDOWN; (d) FROM DEPRECIATION, DELAY, DETERIORATION OR LOSS OF MARKET; NOR, UNLESS SPECIFICALLY ENDORSED HEREBIN, FOR ANY LOSS RESULTING FROM CHANGE IN TEMPERATURE OR HUMIDITY.

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Prints Here To Attach To Policy

KK5621

*TO  
3-10-78*

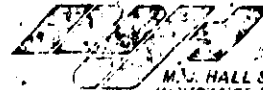
Mayfield Insurance Agency

FROM

P.O. Box 414

Ukiah, California 95482

Attn: BOB LEBER



M.H. HALL & COMPANY, INC.  
INSURANCE & RE-INSURANCE  
Park Center Building  
709 North Center  
Stockton, CA 95202 • 209-948-8108

SUBJECT: PEOPLES TEMPLE OF THE DISCIPLES OF CHRIST CHURCH

DATE: 1-5-78

Dear Bob:

Please find enclosed the policy for the above captioned account which we trust you will find to be in order.

If you should have any questions, please let us know.

Thank you,

Carol Blakenore

PLEASE REPLY TO \_\_\_\_\_ SIGNED \_\_\_\_\_

*\* We are still in need of the endorsements which removed the Redwood Valley property, except for the church, and the contents on the bus garage.*

*were getting desperate - please help!*

*Thanks*

DATE

SIGNED

*Bob Leber*

*1/6/78*

SEND WHITE AND PINK COPIES WITH CARBONS INTACT. PINK COPY IS RETURNED WITH REPLY.

*KK SF1*

TO AMERICAN LIFE INSURANCE COMPANY

POLICYHOLDER: L. J. ... for the Month of: ...  
 GROUP POLICY NO: 100 2217 CURRENCY: ... Date Prepared: ...

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS			HEALTH CLASS			HEALTH CLASS		
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF INSURANCE	# LIVES	VOLUME OF INSURANCE	1 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family
1. IN FORCE PREVIOUS MONTH							40		14						
2. ADDITIONS							6		1						
3. INCREASES															
4. SUB-TOTAL (1+2+3)							46		16						
5. TERMINATIONS							2		1						
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)							44		15						
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	1.37		11.24						
9. TOTAL PREMIUM (7x8)							190.76		163.60						
10. ADJUSTMENTS							-22.07		+22.48						
11. TOTAL PREMIUM DUE									408.08						

INSTRUCTIONS:

- A Use only section(s) applicable to your coverage(s)
- B Explain all changes on lines 2,3,5,6, & 10 on reverse side.
- C Attach Enrollment cards for new insureds.
- D If additional columns are needed carry forward on second form.
- E Indicate Back Premium Charges and Credits on Line 10 - "Adjustments" and explain in Remarks.

TOTAL PREMIUM DUE FOR ALL BENEFITS: 408.08

REMARKS: ...

- 1. Show Total Benefit
- 2. Show Number of Participants in Category for Lines 1 through 7.
- 3. For changes in Health Dependent Category show new category as "Additions" old category as "Terminations"

TO: AMERICAN LIFE INSURANCE COMPANY

POLICYHOLDER: Emp. & Family Dep. Plan for the Month of: September 1971  
 GROUP POLICY NO: 116 2277 CURRENCY: EA Date Prepared: 1/4

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS			HEALTH CLASS			HEALTH CLASS		
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF INSURANCE	# LIVES	VOLUME OF INSURANCE	2 Emp. only	2 Emp. & I Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & I Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & I Dep.	2 Emp. & Family
1. IN FORCE PREVIOUS MONTH							44		15						
2. ADDITIONS							-		-						
3. INCREASES															
4. SUB-TOTAL (1+2+3)							44		15						
5. TERMINATIONS							-		-						
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)							44		15						
8. PREMIUM RATE (Per 1000)							1.34		11.24						
9. TOTAL PREMIUM (7*8)							110.96		168.60						
10. ADJUSTMENTS															
11. TOTAL PREMIUM DUE							359.56								

KKSFB

**INSTRUCTIONS:**  
 A. Use only section(s) applicable to your coverage(s)  
 B. Explain all changes on lines 2, 3, 5, 6, & 10 on reverse side.  
 C. Attach Enrollment cards for new insureds.  
 D. If additional columns are needed carry forward on second form.  
 E. Indicate Back Premium Charges and Credits on Line 10 - "Adjustments" and explain in Remarks.

TOTAL PREMIUM DUE FOR ALL BENEFITS: 359.56

REMARKS: \_\_\_\_\_

1. Show Total Benefit
2. Show Number of Participants in Category for Lines 1 through 7.
3. For changes in Health Dependent Category show new category as "Additions" old category as "Terminations"

GROUP INSURANCE PREMIUM STATEMENT

TO: AMERICAN LIFE INSURANCE COMPANY

POLICYHOLDER: Dept. of Agriculture for the Month of: October 1977

GROUP POLICY NO: 1682397 CURRENCY: 4/8 Date Prepared: 11/77

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS			HEALTH CLASS			HEALTH CLASS		
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF INSURANCE	# LIVES	VOLUME OF INSURANCE	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family
1. IN FORCE PREVIOUS MONTH							44		15						
2. ADDITIONS							-		-						
3. INCREASES															
4. SUB-TOTAL (1+2+3)							44		15						
5. TERMINATIONS							-		-						
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)							44		15						
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	1.34		11.24						KK5FY
9. TOTAL PREMIUM (7x8)							-		-						
10. ADJUSTMENTS							110%		16%						
11. TOTAL PREMIUM DUE							357.46								

INSTRUCTIONS:

- A. Use only section(s) applicable to your coverage(s).
- B. Explain all changes on lines 2,3,5,6, & 10 on reverse side.
- C. Attach Enrollment cards for new insureds.
- D. If additional columns are needed carry forward on second form.
- E. Indicate Back Premium Charges and Credits on Line 10 - "Adjustments" and explain in Remarks.

TOTAL PREMIUM DUE FOR ALL BENEFITS: 357.46

REMARKS:

- 1. Show Total Benefit
- 2. Show Number of Participants in Category for Lines 1 through 7.
- 3. For changes in Health Dependent Category show new category as "Additions" old category as "Terminations"



GROUP INSURANCE PREMIUM STATEMENT

TO: AMERICAN LIFE INSURANCE COMPANY

POLICYHOLDER: Capital People by Mission for the Month of: November 1997

GROUP POLICY NO: UG 2297 CURRENCY: 97 Date Prepared: 12/22

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS			HEALTH CLASS			HEALTH CLASS		
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF INSURANCE	# LIVES	VOLUME OF INSURANCE	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	2 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family
1. IN FORCE PREVIOUS MONTH							4		15						
2. ADDITIONS							-		-						
3. INCREASES															
4. SUB-TOTAL (1+2+3)							4		15						
5. TERMINATIONS							-		-						
6. DECREASES															
7. TOTAL IN FORCE (4-5-6)							4		15						
8. PREMIUM RATE		(Per 1000)		(Per 1000)		(Per 10)	1.34		11.24						
9. TOTAL PREMIUM (7x8)							110.71		168.60						
10. ADJUSTMENTS															
11. TOTAL PREMIUM DUE									359.56						

INSTRUCTIONS:

- A. Use only section(s) applicable to your coverage(s)
- B. Explain all changes on lines 2,3,5,6, & 10 on reverse side.
- C. Attach Enrollment cards for new insureds.
- D. If additional columns are needed carry forward on second form.
- E. Indicate Back Premium Charges and Credits on Line 10 - "Adjustments" and explain in Remarks.

TOTAL PREMIUM DUE FOR ALL BENEFITS: \_\_\_\_\_

REMARKS: \_\_\_\_\_

- 1. Show Total Benefit
- 2. Show Number of Participants in Category for Lines 1 through 7.
- 3. For changes in Health Dependent C category show new category as "Additions" old category as "Terminations"

TO: AMERICAN LIFE INSURANCE COMPANY

GROUP INSURANCE PREMIUM STATEMENT

POLICYHOLDER: Leptander Corp for the Month of: December 1977

GROUP POLICY NO: 118 2297 CURRENCY: FF Date Prepared: 11/77

	LIFE		A. D. & D.		LOSS OF INCOME		HEALTH CLASS			HEALTH CLASS		
	# Lives	VOLUME OF INSURANCE	# Lives	VOLUME OF INSURANCE	# LIVES	VOLUME OF INSURANCE	HEALTH CLASS			HEALTH CLASS		
							1 Emp. only	2 Emp. & 1 Dep.	2 Emp. & Family	1 Emp. only	1 Emp. & 1 Dep.	2 Emp. & Family
1. IN FORCE PREVIOUS MONTH												
2. ADDITIONS							44		15			
3. INCREASES												
4. SUB-TOTAL (1+2+3)												
5. TERMINATIONS							44		15			
6. DECREASES												
7. TOTAL IN FORCE (4-5-6)												
8. PREMIUM RATE		(Per 1000)		(Per 1000)			44		15			
9. TOTAL PREMIUM (7x8)					(Per 10)		1.34		11.24			
10. ADJUSTMENTS							140.40		163.60			
11. TOTAL PREMIUM DUE												
							357.56					

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INSTRUCTIONS:

- A. Use only section(s) applicable to your coverage(s)
- B. Explain all changes on lines 2, 3, 5, 6, & 10 on reverse side.
- C. Attach Enrollment cards for new insureds.
- D. If additional columns are needed carry forward on second form.
- E. Indicate Back Premium Charges and Credits on Line 10 - "Adjustments" and explain in Remarks.

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TOTAL PREMIUM DUE FOR ALL BENEFITS: \_\_\_\_\_

REMARKS: \_\_\_\_\_

- 1. Show Total Benefit
- 2. Show Number of Participants in Category for Lines 1 through 7.
- 3. For changes in Health Dependent Category show new category as "Additions" old category as "Terminations"

COMPLETE REVERSE SIDE FOR ALL CHANGES