



BLANKET PROTECTOR COMMON DECLARATIONS

ISSUED BY: K & K INSURANCE GROUP, INC.

POLICY NUMBER
6BIM 0000005905400

Named Insured Hinckley Big Rock Baseball/Softball Association
Mailing Address P.O. Box 592
 Hinckley, IL 60520

POLICY PERIOD: From 03/01/16 to 03/01/17 at
12:01 A.M. Standard Time at your mailing address.

Form of Business: _____

Description of Business: Amateur Sports

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

This policy consists of the coverages indicated as included. The premium may be subject to adjustment.

	Included	Not Included
Commercial Property Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Commercial General Liability Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Commercial Crime Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Mechanical, Electrical and pressure Equipment Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Commercial Inland Marine Coverage	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Commercial Auto Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Garage Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Farm Coverage	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Other Coverages _____	<input type="checkbox"/>	<input type="checkbox"/>

Total Advance Premium \$300.00 Premium Payable At Inception \$300.00

In the event of cancellation by you, we shall receive and retain not less than \$0 as the minimum premium.

Forms in common to all Coverage:

IL0017(11/98) CAS3228 IL0952(01/08) IL0985(01/08)

Date of Issue: March 22, 2016

Issuing Office: _____

Countersignature Date: _____

Agency At: _____

Agent:

Scott Furbush



POLICYHOLDER DISCLOSURE

DISCLOSURE OF PREMIUM AND FEDERAL PARTICIPATION

The Terrorism Risk Insurance Act establishes a program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks. The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. The Act provides that, to be certified, an act of terrorism must cause losses of at least five million dollars and must have been committed by an individual or individuals as a part of an effort to coerce the government or population of the United States.

In accordance with the Terrorism Risk Insurance Act, we are required to offer you coverage for losses resulting from an act of terrorism **that is certified under the federal program** as an act of terrorism. The policy's other provisions will still apply to such an act

DISCLOSURE OF PREMIUM

The premium for terrorism coverage is \$ Included .

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years after-ward.

D. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and
 - c. Recommend changes.

2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

- a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.

3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.



Nationwide Mutual Insurance Company
Nationwide Mutual Fire Insurance Company
Nationwide Property and Casualty Insurance Company
Home Office: Columbus, Ohio 43215-2220

MANDATORY ENDORSEMENT

POLICYHOLDER MEMBERSHIP IN THE COMPANY

(Applicable Only in the Nationwide Mutual Insurance Company or the Nationwide Mutual Fire Insurance Company in All States Except Those Specifically Provided For)

Because this policy is issued by a mutual insurance company, you are a member of the company while this or any other policy is in force. While a member you are entitled to a vote only - either in person or by proxy - at meetings of the company. You are entitled to any dividends which are declared by the Board of Directors and are applicable to coverages in your policy.

The annual meeting of the members of the company issuing your policy (the company is indicated on the Declarations Page) will be held at the Nationwide Plaza in Columbus, Ohio, on the first Thursday of April. The time of the meeting for the Nationwide Mutual Fire Insurance Company is 9:30 A.M. and the time of the meeting for the Nationwide Mutual Insurance Company is 10:00 A.M. We will mail notice of any change in meeting dates, times or place to you at your address last known to us at least ten days prior to the rescheduled meeting date.

This policy is non-assessable, meaning that you are not subject to any assessment beyond the premiums we require for each policy term.

POLICYHOLDER MEMBERSHIP IN THE COMPANY

(Applicable Only in the Nationwide Mutual Insurance Company or the Nationwide Mutual Fire Insurance Company When This Policy is Issued in The State of Texas)

1. MUTUALITY - MEMBERSHIP AND VOTING NOTICE. You are notified that by virtue of this policy you are a member of the Nationwide Mutual Insurance Company of Columbus, Ohio or the Nationwide Mutual Fire Insurance Company of Columbus, Ohio as shown on the Declarations Page of this Policy, and you are entitled, as is lawfully provided in the charter, constitution, or by-laws to only one vote regardless of the number of policies owned either in person or by proxy, in any or all meetings of the company. The annual meetings are held at the Home Office at Columbus, Ohio, on the first Thursday of April, in each year, at 9:30 A.M. for the Nationwide Mutual Fire Insurance Company and 10:00 A.M. of the same day for the Nationwide Mutual Insurance Company.

2. MUTUALS - PARTICIPATION CLAUSE WITHOUT CONTINGENT LIABILITY. No Contingent Liability: This policy is non-assessable. You are a member of the company and shall participate, to the extent and upon the conditions fixed and determined by the Board of Directors in the distribution of dividends so fixed and determined provided such determinations are in accordance with the provisions of the Texas Insurance Code and other applicable law, which includes the rules and regulations of the State Board of Insurance.

IN WITNESS WHEREOF: Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company or Nationwide Property and Casualty Insurance Company, whichever is the issuing company, as designated on the Declarations, has caused this policy to be signed by its President and Secretary at Columbus, Ohio, and countersigned by a duly authorized representative of the company.

ATTEST:

Secretary

President

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
STANDARD PROPERTY POLICY

A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is 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.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

**DISCLOSURE PURSUANT TO TERRORISM RISK
INSURANCE ACT**

SCHEDULE

Terrorism Premium (Certified Acts) \$0

This premium is the total Certified Acts premium attributable to the following Coverage Part(s), Coverage Form(s) and/or Policy(s):

Additional information, if any, concerning the terrorism premium:

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorist acts certified under the Terrorism Risk Insurance Act. The portion of your premium attributable to such coverage is shown in the Schedule of this endorsement or in the policy Declarations.

B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.



**BLANKET PROTECTOR
INLAND MARINE
COVERAGE PART DECLARATIONS**

ISSUED BY: **NATIONWIDE MUTUAL INSURANCE COMPANY**
 NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
 NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

POLICY NUMBER
6BIM 0000005905400

POLICY PERIOD: From 03/01/16 to 03/01/17 at
 12:01 A.M. Standard Time at your mailing address.

Coverage	Coverage Amount	Premium
Inland Marine-Miscellaneous Property: Business Personal Property including; Sports equipment, field maintenance equipment, concession stand equipment (excluding products), small portable storage units and miscellaneous equipment and supplies	\$10,000	\$300.00

Inland Marine Premium \$300.00

Forms Applicable to Inland Marine Coverage Part
 IM300(01/90) IM903(02/85) IM1271(03/99) IM1270(03/99) IM1669



BLANKET PROTECTOR INLAND MARINE POLICY

NATIONWIDE MUTUAL INSURANCE COMPANY NATIONWIDE MUTUAL FIRE INSURANCE COMPANY

Columbus, Ohio

(Each a Mutual Insurance Company, Herein Called the Company)

NATIONWIDE PROPERTY AND CASUALTY INSURANCE COMPANY

Columbus, Ohio

(A Stock Insurance Company, Herein Called the Company)

**PLEASE READ THIS ENTIRE POLICY CAREFULLY
IT IS A LEGAL CONTRACT**

AGREEMENT

In return for your payment of the required premium, we provide the Inland Marine coverage described in the policy during the policy period subject to the:

1. Inland Marine General **Terms**.
2. Inland Marine Coverage **Terms**.
3. Policy **terms** that relate to cancellation, changes made to the policy, examination of books and records, inspections and surveys, and assignment or transfer of interests.

INLAND MARINE GENERAL TERMS

DEFINITIONS

1. The words **you** and **your** mean the persons or organization named on the Declarations.
2. The words **we**, **us** and **our** mean the company providing this insurance.
3. **Insured** means **you**. With respect to covered property that is not used for business, the word **insured** also means:
 - a. **your** spouse
 - b. **your** relatives if residents of your household;
 - c. persons under the age of 21 in **your** care or the care of **your** resident relatives; or
 - d. **your** legal representative if **you** die while insured by this policy. (This person is an **insured** only for the covered property.)
4. **Business** means a trade, profession or occupation whether full or part time. This includes:
 - a. the rental of property to others; and

b. farming

5. **Described premises** means that the part of the building and grounds which you occupy at the location shown.
6. **Terms** means the conditions, definitions, exclusions, limitations and provisions used in this policy.

PERILS EXCLUDED

We do not pay for a loss if one or more of the following excluded perils apply to the loss regardless of other causes or events that contribute to or aggravate the loss whether such causes or events act before, at the same time as or after the excluded peril. **We** do not pay for a loss that results from:

1. Wear and tear to covered property.
2. Gradual deterioration of covered property.
3. A fault or weakness that is intrinsic to the property which causes it to break, spoil, become defective or destroy itself.
4. Insects or vermin damage to covered property.
5. Delay, loss of market, loss of use or **business** interruption.
6. Obsolescence or depreciation of covered property.
7. War. This means:
 - a. declared war, undeclared war, civil war, insurrection, rebellion or revolution;
 - b. a warlike act by a military force or by military personnel;
 - c. the destruction, seizure or use of the property for military purpose; or
 - d. the discharge of a nuclear weapon even if it is accidental.

8. Civil authority. This means:
 - a. seizure or destruction under quarantine or customs regulations;
 - b. confiscation or destruction by order of the government or public authority; or
 - c. risks of contraband or illegal transportation or trade.
9. Nuclear hazard. This means nuclear reaction, nuclear radiation or radioactive contamination:
 - a. whether controlled or uncontrolled; or
 - b. caused by, contributed to or aggravated by a peril covered by this policy. A loss caused by nuclear hazard will not be considered to be a loss caused by fire, explosion or smoke. If fire is covered by this policy, we do not cover the loss caused by a fire that results from the nuclear hazard.
10. Other perils that are not covered. These are listed for each coverage:

We do not pay for such excluded loss even if the following contribute to, aggravate or cause the loss:

- a. The act or decision of a person, group, organization or governmental body. This includes the failure to act or decide.
- b. A fault, defect or error, negligent or not, in:
 - (1) Planning, zoning, surveying, siting, grading, compacting, land use or development of property.
 - (2) The design, blueprint, specifications, workmanship, construction, renovation, remodeling or repair of property. This includes the materials needed to construct, remodel or repair the property.
 - (3) Maintenance of property.

These apply whether the property is covered by this policy or not.

- c. A condition of the weather.
- d. The collapse of a building or structure.

WHAT MUST BE DONE IN CASE OF LOSS

1. **Protect the property.** The insured must take all reasonable steps to protect or recover the covered property after a loss has occurred.
2. **Notice.** The insured must promptly notify **us** or our agent, in writing if requested.
3. **Notice To Police.** The **insured** must promptly notify the police if the loss results from a violation of the law.
4. **Proof of Loss.** The **insured** must send **us** a statement of loss, under oath if requested, within 90 days after the loss occurs. The following information

must be included:

- a. The date, time, place and circumstance of the loss.
- b. Other insurance that may cover the loss.
- c. Your interest and the interest of all others in the property involved in the loss. This includes all mortgagees and liens.
- d. Changes in the title to the covered property during the policy period.
- e. Detailed estimates for the repair or replacement of the covered property.
- f. An inventory of lost, damaged and all remaining covered property. This must show in detail the quantity, description, cost and actual cash value of the property and the amount of the loss. Copies of all bills, receipts and related documents that substantiate the inventory must be attached.

5. **Additional Duties.** As often as **we** may reasonably request, an **insured** must:

- a. Submit to an examination under oath.
- b. Assist **us** in obtaining the attendance of employees for examination under oath.
- c. Exhibit damaged and undamaged property.
- d. Produce all records that relate to value, loss and cost and to permit copies and abstracts to be made from them.

6. **Cooperation.** The insured must cooperate with us in performing all acts that are required by this Inland Marine coverage.

7. **Volunteer Payments.** The **insured** may not voluntarily make payments, assume obligations, pay or offer rewards or incur other expense, except at the insured's own expense.

8. **Abandonment.** The insured may not abandon the property to us without our written consent.

HOW MUCH WE PAY.

1. **Actual Cash Value.** Actual cash value includes a deduction for depreciation, however caused.
2. **Valuation.** Valuation is based on the actual cash value of the property at the time of loss.
3. **The Amount We Pay.** The smallest of the amounts shown below is the most that we will pay for a loss:
 - a. The amount determined under "Valuation".
 - b. The cost to repair, replace or rebuild the property with material of like kind and quality.
 - c. The amount of your interest in the property.
 - d. The coverage amount shown.

This amount will be adjusted by the deductible amount, coinsurance penalty or other limitation which may apply.

4. **Loss To Pairs Or Sets.** If there is a loss to an item that is part of a pair or set, at **your** option we will pay the full actual cash value up to the coverage amount shown in the policy for the pair or set. You will give us the remainder of the pair or set. If **you** do not choose this option, **we** will pay only for the reasonable part of the actual cash value of the pair or set.
5. **Loss To Parts.** If there is a loss to a part of an item that consists of several parts, **we** will pay only for the loss to that part. A loss to a part is not considered to be a loss to the whole item.
6. **Insurance Under More Than One Policy.** If there is other collectible insurance that applies to a covered loss, or would have applied in the absence of this Inland Marine coverage, **we** will pay for the loss only after the full amount from the other insurance has been paid.
7. **Insurance Under More Than One Coverage.** If more than one coverage applies to the same loss, we will pay no more than the actual amount of the loss.
8. **Losses Paid By Others.** **We** will not pay for that part of a loss that has been paid by someone else.
9. **Restoring the Coverage Amount.** The payment of a claim will not reduce the coverage amount. If **we** pay a loss for items that are separately listed and the coverage amount that applies to these items is reduced at **your** request, **we** will return the unearned premium for these items to **you**.

LOSS PAYMENT

1. **Our Options. We** may:
 - a. pay the loss in money; or
 - b. repair, replace or rebuild the property. **We** must give the **insured** notice of our intent to do so within 30 days after **we** have received a satisfactory proof of loss.

We may take all or part of the damaged property at the agreed or appraised value. Property that we have paid for or replaced will become our property.
2. **Your Property. We** will adjust all losses with **you**. Payment will be made to you unless a loss payee is named with respect to this Inland Marine coverage.
3. **Property of Others.** Loss to property of others may be adjusted with you. **We** reserve the right to adjust the loss with the owner. **Our** payment to the owner will satisfy our obligation to you for loss to this property. At **our** option without cost to **you**, we may choose to defend **you** from suits which result from a covered loss to the property of others.

4. **We** will pay for a loss within 30 days after a satisfactory proof of loss is received and the amount of the loss has been agreed to in writing.

CLAIMS AGAINST OTHERS

1. **Subrogation.** If **we** pay for a loss, **we** may require the insured to assign to **us** the right of recovery against others. **We** will not pay for a loss if the **insured** impairs this right to recover. The **insured's** right to recover from others may be waived in writing before a loss occurs.
2. **Loan Receipts.** When **we** believe that a loss can be recovered from others:
 - a. **We** may an advance payment to **you** in the form of a loan.
 - b. At **our** expense, we will be allowed to bring suit in the **insured's** name against those who are responsible for the loss.
 - c. The loan will be repaid from the amount recovered.
3. **Recoveries.** The **insured** must notify **us** or **we** must notify the **insured** promptly if either receives a recovery for a loss which **we** have paid. The costs that are incurred by either party in making the recovery are to be reimbursed first. **We** are entitled to the surplus up to the amount that we have paid for the loss. The insured may then keep any excess.

DISAGREEMENTS

1. **Appraisal.** If **you** and **we** do not agree on the amount of the loss, the actual cash value of the property or the cost to repair or replace the property, either party may demand that these amounts be determined by appraisal.

If either party makes a written demand for appraisal, each will select a competent independent appraiser and notify the other of the appraiser's identity within 20 days after the receipt of the written demand. The 2 appraisers will select a competent, impartial umpire. If the 2 appraisers are unable to agree upon an umpire within 15 days, you or we can ask a judge of a court in the state where the appraisal is pending to select an umpire.

The appraisers will determine:

- a. the amount of the loss;
- b. the actual cash value of the property; and
- c. the cost to repair or replace the property.

Each amount will be stated separately.

If the appraisers submit a written report of an agreement to us, the agreement will establish these amounts. If the appraisers fail to agree within a reasonable time, they will submit only their differences to the umpire. A written agreement by any 2 of these 3 will establish the amounts stated above.

Each appraiser will be paid by the party selecting that appraiser. The compensation of the umpire and other expenses of the appraisal will be shared equally by **you and us**.

2. **Suit Against Us.** No suit to recover for a loss may be brought against us unless:
 - a. all the terms of this Inland Marine coverage have been complied with; and
 - b. the suit is commenced within one year after the loss.

OTHER POLICY CONDITIONS

1. **Conformity With Statutes.** The terms of this Inland Marine coverage in conflict with statutes of the state where this policy is issued are changed to conform to those statutes.
2. **Continuous Policies.** If this policy is issued on a continuous basis (with no specific date of expiration), **we** may substitute or **we** may add at each anniversary date the forms and endorsements then authorize for use with this Inland Marine coverage.
3. **Liberalization.** If a revision of a form or endorsement which would broaden coverage without an additional premium is adopted during the policy period, or within 6 before the Inland Marine coverage is effective, the broadened coverage will apply.

4. **Misrepresentation, Concealment or Fraud.** This Inland Marine coverage is void if before or after a loss:
 - a. The **insured** has concealed or misrepresented:
 - (1) the material fact or circumstance that related to this insurance or the subject thereof; or
 - (2) an insured's interest herein.
 - b. There has been fraud or false swearing by an **insured** with regard to a matter that relates to this insurance of the subject thereof.
5. **No Benefit To Bailee.** This Inland Marine coverage will not benefit those who are paid to assume custody of the covered property.
6. **Reporting Terms Only.** This Inland Marine coverage may be subject to reporting terms. If it is cancelled, you must report the required amounts as of the cancellation date.

POLICYHOLDER MEMBERSHIP IN THE COMPANY

(Applicable Only in the Nationwide Mutual Insurance Company or the
Nationwide Mutual Fire Insurance Company in All States Except Those Specifically Provided For)

Because this policy is issued by a mutual insurance company, you are a member of the company while this or any other policy is in force. While a member you are entitled to one vote only-either in person or by proxy-at meetings of the company. You are entitled to any dividends which are declared by the Board of Directors and are applicable to coverages in your policy.

The annual meeting of members of the company issuing your policy (the company indicated on the Declarations page) will be held at the Nationwide Plaza in Columbus, Ohio, on the first Thursday of April. The time of the meeting for the Nationwide Mutual Fire Insurance Company is 9:30 A.M. and the time of the meeting for the Nationwide Mutual Insurance Company is 10:00 A.M. We will mail notice of any change in meeting dates, time or place to you at your address last known to us at least ten days prior to the rescheduled meeting date.

This policy is non-assessable, meaning that you are not subject to any assessment beyond the premiums we require for each policy term.

POLICYHOLDER MEMBERSHIP IN THE COMPANY

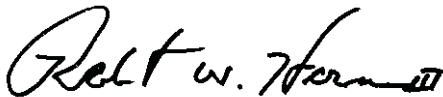
(Applicable Only in the Nationwide Mutual Insurance Company or the
Nationwide Mutual Fire Insurance Company When This Policy is Issued in The State of Texas)

1. MUTUALS-MEMBERSHIP AND VOTING NOTICE. You are notified that by virtue of this policy you are a member of the Nationwide Mutual Insurance Company of Columbus, Ohio or the Nationwide Mutual Fire Insurance Company of Columbus, Ohio as shown on the Declarations Page of this policy, and you are entitled, as is lawfully provided in the charter, constitution, and by-laws, to only one vote regardless of the number of policies owned either in person or by proxy in any or all meetings of the company. The Annual Meetings are held in our Home Office, at Columbus, Ohio, on the first Thursday of April, in each year, at 9:30 o'clock A.M. for the Nationwide Mutual Fire Insurance Company and 10:00 o'clock A.M. of the same day for the Nationwide Mutual Insurance Company.

2. MUTUALS-PARTICIPATION CLAUSE WITHOUT CONTINGENT LIABILITY. No Contingent Liability: This policy is non-assessable. You are a member of the company and shall participate, to the extent and upon the conditions fixed and determined by the Board of Directors in the distribution of dividends provided such determinations are in accordance with the provisions of the Texas Insurance Code and other applicable law, which includes the rules and regulations of the State Board of Insurance.

IN WITNESS WHEREOF: Nationwide Mutual Insurance Company, Nationwide Mutual Fire Insurance Company or Nationwide Property and Casualty Insurance Company, whichever is the issuing company as designated on the Declarations, has caused this policy to be signed by its President and Secretary at Columbus, Ohio, and countersigned by a duly authorized representative of the company.

ATTEST:



Secretary



President

POLICY NUMBER: 6BIM 000005905400

This Inland Marine coverage is subject to the terms shown below.
The Inland Marine General Terms also apply.

- PLEASE READ THIS CAREFULLY-

MISCELLANEOUS PROPERTY COVERAGE

(The information required below may be shown on a separate schedule or supplemental Declarations.)

DESCRIBED PROPERTY	
<p>The covered property consists mainly of: Inland Marine-Miscellaneous Property: Business Personal Property including; Sports equipment, field maintenance equipment, concession stand equipment (excluding products), small portable storage units and miscellaneous equipment and supplies</p>	
<p>The most that we will pay for all covered property in the event of a loss is:</p>	<p>Coverage Amount \$10,000</p>
DEDUCTIBLE	
<p>The following deductible amount will apply to each loss after all other adjustments have been made.</p>	<p>\$250</p>
COINSURANCE	
<p>You must maintain a minimum coverage amount. This minimum coverage amount is the full actual cash value of all covered property. If the coverage amount at the time of loss is less than the minimum coverage amount, we will pay only a part of a loss. Our part of the loss will be determined by dividing the coverage amount by the minimum coverage amount. This percent will be applied to the final adjusted loss to determine the amount that we will pay.</p>	

PROPERTY COVERED

We cover the described property that belongs to **you**. **We** also cover similar property that belongs to others and for which **you** are liable.

PERILS COVERED

We cover direct physical loss to covered property unless the loss is caused by a peril that is excluded. The loss must be due to an external cause.

PERILS EXCLUDED

We do not pay for a loss if one or more of the following excluded perils apply to the loss, regardless of other causes or events that contribute to or aggravate the loss, whether such causes or events act to produce the loss before, at the same time as, or after the excluded peril. **We** do not pay for a loss that results from:

1. a dishonest or illegal act, alone or in collusion with another, by:
 - a. **you**;
 - b. others who have an interest in the property;
 - c. others to whom **you** entrust the property; or
 - d. the employees or agents of a., b. or c., whether or not they are at work.

We do cover loss caused by dishonest acts by carriers or other bailees for hire.
2. swindling, fraud, trick or false pretense.
3. the acceptance of:
 - a. counterfeit money or fraudulent post office or express money orders; or
 - b. checks or promissory notes which are not paid upon presentation.
4. mysterious disappearance.
5. any cause when the only proof that a loss occurred is an inventory shortage.

6. breakage of glass or similar fragile items. **We** do cover breakage if it is caused by fire; lightning; windstorm, hail; earthquake; flood; smoke; explosion; aircraft, spacecraft, self-propelled missiles or objects that fall from these items; vehicles, including an accident to a transporting vehicle; strike; riot; civil commotion; vandalism; theft; attempted theft; sprinkler leakage; or collapse of buildings.
7. a process to repair, adjust, service or maintain covered property. If a fire or explosion results, **we** do cover the loss caused by the fire or explosion.
8. mechanical breakdown or failure. If a fire or explosion results, **we** do cover the loss caused by the fire or explosion.

9. electrical currents, other than those caused by lightning, that damage an electrical apparatus or its wiring. If a fire or explosion results, **we** do cover the loss caused by the fire or explosion.

There are other perils that are not covered. These are listed in the Inland Marine General Terms.

TERRITORY WHERE COVERAGE APPLIES

Coverage applies only while the property is in the United States, Canada or Puerto Rico. This includes property that is in transit, except to or from Alaska, Hawaii or Puerto Rico.

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This endorsement changes
the policy

-- PLEASE READ THIS CAREFULLY --

LOSS PAYABLE SCHEDULE

(This schedule is issued in conjunction with the Loss Payable Endorsement. The entries required to complete this endorsement will be shown below or on the "declarations".)

Loss Payable Provision (check one)

Loss Payable

Lender's Loss Payable

Contract of Sale

LOSS PAYABLE SCHEDULE

Described Premises	Covered Property	Name and Address of Loss Payee
As requested and endorsed	As requested and endorsed	As requested and endorsed

LOSS PAYABLE ENDORSEMENT

In addition to the policy "terms" contained within the Commercial Inland Marine Coverage(s), the following conditions apply to described property as shown on the Loss Payable Schedule:

LOSS PAYABLE

Any loss will be adjusted with "you" and will be payable to "you" and the loss payee described on the "declarations" as "your" and their interests appear.

LENDER'S LOSS PAYABLE

Any loss will be payable to "you" and the loss payee described on the "declarations" as interests appear. If more than one loss payee is named, they will be paid in order of precedence.

The insurance for the loss payee continues in effect even when "your" insurance may be void because of "your" acts, neglect, or failure to comply with coverage "terms". The insurance for the loss payee does not continue in effective if the loss payee is aware of changes in ownership or substantial increase in risk and does not notify "us".

If "we" cancel this policy, "we" will notify the loss payee at least ten days before the effective date of cancellation if "we" cancel for "your" nonpayment of premium, or 30 days before the effective date of cancellation if "we" cancel for any other reason.

"We" may request payment of the premium from the loss payee, if "you" fail to pay the premium.

If "we" pay the loss payee for a loss where "your" insurance may be void, the loss payee's right to collect that portion of the debt from "you" then belongs to "us". This does not affect the loss payee's right to collect the remainder of the debt from "you". As an alternative, "we" may pay the loss payee the remaining principal and accrued interest in return for a full assignment of the loss payee's interest and any instruments given as security for the debt.

If "we" choose not to renew this policy, "we" will give written notice to the loss payee at least ten days before the expiration date of this policy.

CONTRACT OF SALE

Any loss will be adjusted with "you" and will be payable to "you" and the loss payee described on the "declarations" as "your" and their interests appear.

The loss payee described above is a person or organization "you" have entered into a contract with for the sale of covered property.

When covered property is the subject of a contract of sale, the word "you" also means the loss payee.

REPLACEMENT COST ENDORSEMENT

VALUATION

The Actual Cash Value provision under Valuation is replaced by the following.

Replacement Cost – The value of covered property will be based on the replacement cost at the time of the loss without any deduction for depreciation.

The replacement cost is limited to the cost of repair or replacement with similar property and used for the same purpose. The payment shall not exceed the amount “you” spend to repair or replace the damaged or destroyed property.

This replacement cost provision does not apply to paragraphs 2. and 3. under Valuation.