
CERTIFICATE OF INSURANCE

LIQUOR LIABILITY INSURANCE

This Insurance is effected with National Specialty Insurance Company, hereinafter called "Underwriters".

This Certificate is issued in accordance with the limited authorization granted to the Correspondent by Atrium Risk Management Services (Washington) Limited ("ARMS"), an agent of National Specialty Insurance Company.

The Assured is requested to read this Certificate, and if it is not correct, return it immediately to the Correspondent for appropriate alteration.

In the event of a claim under this Certificate, please notify the following Correspondent:

Guild Insurance Inc
100 Illinois St
#200
St Charles
IL
60174

ILLINOIS LIQUOR
CERTIFICATE
LII 12 (04/21)

Atrium Risk Management Services (Washington) Ltd
1 Sansome St, Suite 2060, San Francisco CA 94104

This Schedule of Warranties is attached to and forms part of LII 12 (04/21)
NATIONAL SPECIALTY INSURANCE COMPANY

Previous No.

Authority Ref. No. **B064624ATR152**

Certificate No **JFL/LIQ/242190**

Statement 1. (A) Name and Address of Assured (Licensee)

MT PROSPECT LIONS CHARITIES INC
MT PROSPECT LIONS CLUB
P O BOX 332
MT PROSPECT
Illinois
60056

(B) Name and Address of Assured (Owner)

VILLAGE OF MT PROSPECT
50 SOUTH EMERSON
N/A
MT PROSPECT
Illinois
60056

Statement 2. This Insurance is limited to sales or gifts of alcoholic liquor made by the Licensee(s) named in Statement 1(A) at the following premises:

1326 WEST CENTRAL ROAD
MT PROSPECT
Illinois
60056

which are **inside** the corporate limits of such city, town or village

Statement 3. **N/A**

Statement 4. The classification of risk, amount of gross annual receipts from sales of alcoholic liquor, and the premium for the Insurance period are as stated below:

Classification of Risk	Premium	Fee	Total
SPECIAL EVENT (Attendance Rated)	\$2,520.00	\$25.00	\$2,545.00

Statement 5. No company nor NATIONAL SPECIALTY INSURANCE COMPANY has cancelled or refused to issue or renew Liquor Liability Insurance on the risk herein described during the past five years, except as follows: **NO Reason: N/A**

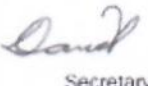
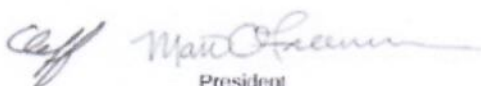
INSURANCE PERIOD

The Insurance period shall be from **02 July 2024** to **10 July 2024** both days at 12:01 a.m. Central Standard Time.

LIMIT OF LIABILITY
Combined Single Limit **\$1,000,000**

FORMS ATTACHED:
LII 12 (04/21)
AIF 2225
AIF 2273

By:

 
Secretary President

NATIONAL SPECIALTY INSURANCE COMPANY

THE ASSURED WARRANTS THAT THE FOREGOING WARRANTY STATEMENTS ARE FULL, TRUE AND COMPLETE AND THAT THE BREACH OF ANY OF SAID WARRANTIES SHALL RENDER THIS INSURANCE NULL AND VOID.

IT IS AGREED, by and between the Assured(s) named and described in Statement I of the attached Schedule of Warranties (hereinafter called the "Assured") and Underwriters, that the Statements contained in the attached Schedule of Warranties (hereinafter called the "Schedule"), together with the Insurance period and limits of liability set forth therein, are made a part of this Insurance and constitute and are the basis of this Contract of Insurance, and that the Assured has warranted, and by the acceptance of this Insurance, does warrant that the Statements contained in the Schedule are full, true and complete.

INSURING AGREEMENT

In consideration of the foregoing and payment of the premium, Underwriters agree, subject to all the terms, conditions, limits and exclusions herein set forth, to indemnify the Assured against all sums for which the Assured shall become legally liable, by reason of Section 6-21 of an Act of the General Assembly of the State of Illinois, entitled "An Act relating to alcoholic liquors" in force February 1, 1934, and all laws amendatory thereof (hereinafter called the "Illinois Liquor Control Act"), to anyone who, during the Insurance period, shall be injured in person or property by any intoxicated person, or shall suffer injury to society or means of support by any intoxicated person, or in consequence of the intoxication of any person.

Underwriters will defend and pay Claim Expenses for any civil action seeking damages to which this Insurance applies under Section 6-21 of the Illinois Liquor Control Act, even if groundless, false or fraudulent. Underwriters further agree to make such investigation or settlement of any claim or civil action that Underwriters deem expedient, but Underwriters shall not be obligated to pay any claim or judgment or to defend any civil action after the limit of Underwriters' liability has been exhausted by payment of judgments or settlements or the tender of said limit to the Assured or into court.

LIMIT OF LIABILITY

Combined Single Limit. The liability of Underwriters shall not exceed the amount set forth in the Schedule as the "Combined Single Limit" which shall be the aggregate limit for all the Assured's legal liability under this Insurance arising out of the intoxication of any one person.

Past Sales. In respect to any injury resulting from the selling or giving of alcoholic liquor prior to the Insurance period, the liability of Underwriters shall not exceed the amount of insurance provided nor shall such liability in any event exceed the amount of the Assured's prior insurance which was applicable to such injury and in force at the time of such selling or giving, covering the type of risks covered hereunder and applying to the premises described in Statement 2 of the Schedule (hereinafter called the "Premises")

EXCLUSIONS

Exclusions To Owner And Licensee. Underwriters do not agree to indemnify the Assured named in Statements I(A) and I(B) of the Schedule (hereinafter called the "Licensee" and "Owner," respectively) against sums said Assured may become liable to pay:

- (1) to anyone who owns or controls any interest in the business of selling or giving alcoholic liquor at the Premises whether or not such person is named on the license; or
- (2) to anyone for injury to property belonging to, or leased to, or in the care, custody or control of the Owner or the Licensee.

Exclusions To Licensee. Underwriters do not agree to indemnify the Assured named in Statement I(A) of the Schedule against sums said Licensee may become liable to pay:

- (1) to any employee of the Licensee or person acting on behalf of the Licensee who shall be injured in person, or property, or who shall suffer injury to society or means of support as a result of his consumption of alcoholic liquor while engaged in the business of the Licensee; or
- (2) to anyone who shall be injured in person, or property, or who shall suffer injury to society or means of support caused by or in consequence of intoxication resulting from alcoholic liquor sold or given to an employee or person acting on behalf of the Licensee which are consumed while such employee or person is engaged in the business of the Licensee; or
- (3) to anyone who shall be injured in person, or property, or who shall suffer injury to society or means of support caused by or in consequence of intoxication resulting from alcoholic liquor sold or given to the Licensee or to a person who owns or controls any interest in the business of selling or giving alcoholic Liquors at the Premises whether or not such person is named on the license.

DEFINITIONS

As used in this Insurance and the Schedule

- (1) "Owner" means any person, firm, corporation or entity owning, renting, leasing or permitting the occupation of the Premises, either in his own right or in any fiduciary capacity, or having charge thereof as agent, general lessee, or receiver, but does not include any person engaged in the selling or giving of alcoholic liquors. The provisions and exclusions contained in this Insurance applicable to a Licensee shall apply to an Owner engaged in selling or giving alcoholic liquors at the Premises.
- (2) "Licensee" means any person, firm, corporation or entity duly licensed to carry on the business of selling or giving alcoholic liquors at the Premises in accordance with all laws and ordinances in force where such Premises are located.
- (3) "Insurance period" means the inception date of this insurance to the insurance expiration date set forth in the Schedule or the earlier termination date, if any.
- (4) "Claim Expenses" means:
 - (a) fees charged by any lawyer designated by Underwriters;
 - (b) all other fees, costs and expenses resulting from the investigation, adjustment, defense and appeal of a claim, if incurred by Underwriters; and
 - (c) interest upon that part of any judgment for which Underwriters are liable.The payment of Claims Expenses will not reduce the Combined Single Limit of Liability set forth in the Schedule of Warranties.
- (5) "Society" means the mutual benefits that each family member receives from the other's continued existence, including love, affection, care, attention, companionship, comfort, guidance, and protection.
- (6) "Family" means spouse, children, parents, brothers and sisters

CONDITIONS

This Insurance is subject to all the conditions hereinafter set forth or endorsed hereon, all of which are to be deemed conditions precedent to the liability of underwriters.

(1) Assured's Duties in Event of Claim or Suit-Cooperation Clause.

- (a) **Notice.** Upon the happening of any circumstance likely to give rise to a claim under this Insurance, or upon the receipt by the Assured of notice or knowledge of any claim, the Assured shall give immediate written notice to the Correspondent of all facts and circumstances. The written notice should identify the claimants and time and place of the incident.
- (b) **Claims and Civil Actions.** The Assured shall immediately forward to the Correspondent every demand, summons or other legal process received by the Assured or his representative if a claim is made or a civil action is brought against the Assured.
- (c) **Cooperation.** The Assured shall cooperate with Underwriters and at Underwriters' request will submit to examination and interrogation by a representative of Underwriters, under oath if required, and shall assist in effecting settlement, securing and giving evidence, in obtaining the attendance of witnesses and in the conduct of civil actions and give a written statement or statements to Underwriters' representatives and attend meetings with such representatives for the purpose of investigation and or defense, all without charge to Underwriters.
- (d) **Admissions.** The Assured shall not voluntarily assume or admit any liability nor, without Underwriters' prior consent, settle any claim or civil action or incur any expenses except at his own cost.

(2) **Premium.** Underwriters or the Correspondent shall have the right to require of the Assured at any time within the Insurance period or one year thereafter a sworn statement of the entire amount of gross annual receipts from the sale of alcoholic liquor during the whole or any specified part of the Insurance period and the Assured shall furnish said statement within ten days after request. The statement referred to shall be subject to verification and audit by a duly authorized representative of Underwriters who shall have the right and opportunity to examine the books and records of the Assured as respect such gross annual receipts and such examination may be made at any time during the Insurance period and within one year thereafter.

(3) **Appeal from Judgment Exceeding Limit of Liability.** If the amount of any judgment from which Underwriters shall elect to appeal exceeds the amount for which Underwriters are liable and Underwriters or their attorneys shall give notice to the Assured of their intention to appeal from such judgment, designating in such notice the surety upon the bond required to be filed to stay the effect of such judgment, then unless the Assured shall within five days thereafter deposit with such surety cash, or securities, or other form of indemnity acceptable to such surety, equal to that portion of such judgment in excess of the amount for which Underwriters are liable. Underwriters may undertake proceedings to review said judgment to be conducted without giving any bond, and until the termination of such proceedings, Underwriters shall not be liable to pay to anyone any amount of money by reason of such judgment, or to protect the Assured against the levy of any execution issued upon said judgment, or any proceeding taken to enforce or collect said judgment or to reimburse the Assured for any moneys paid upon said judgment pending such appeal, if such judgment shall be reversed.

- (4) **Assignment of Interest.** No assignment of this Insurance, or of any interest under it, shall bind Underwriters unless their consent shall be endorsed hereon. If death, bankruptcy or insolvency of the Assured shall occur while this Insurance is in force, and written notice thereof is furnished to the Correspondent, within thirty days thereafter, this Insurance shall cover the legal representative of the Assured.
- (5) **Other Insurance.** If any claim under this Insurance is also covered in whole or in part, by any other insurance, the liability of Underwriters hereunder for loss and claim expenses shall be limited to their pro rata proportion of the total limit of liability applicable to the claim.
- (6) **Subrogation.** Underwriters shall be entitled, if they so desire, to prosecute in the name of the Assured to the extent of Underwriters' loss, for their own benefit, any claim for indemnity or damages or otherwise against any person.

INSURANCE PROVISIONS

- (1) **Forfeiture.** This entire insurance contract shall be void if, whether before or after a loss, the Assured has wilfully concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or the interest of the Assured therein, or in case of any fraud or false swearing by the Assured relating thereto.
- (2) **Signatures Required.** This Insurance shall not be valid unless signed by the Underwriters on the Schedule.
- (3) **Correspondent and Atrium Risk Management Services (Washington) Ltd Not Insurers.** Neither the Correspondent nor Atrium Risk Management Services (Washington) Ltd is an Insurer hereunder and neither is nor shall be liable for any loss or claim whatsoever. The Insurers hereunder is National Specialty Insurance Company
- (4) **Cancellation.**
- (a) **Cancellation Notice.** If this Insurance is cancelled after the inception date, earned premium must be paid for the time the Insurance has been in force. Subject to the Notice Period provision contained in part (b) below, this Insurance may be cancelled by the Assured at any time by written notice or by surrender of this Contract of Insurance to the Correspondent issuing this Insurance, in which case Underwriters shall retain the short rate premium in accordance with the table set forth herein as the earned premium, but in no event less than \$100: This Insurance may also be cancelled with or without the return or tender of the unearned premium by Underwriters by mailing notice of cancellation to the Assured at the last mailing address known by Underwriters. If cancelled by Underwriters or the Assured when the Assured is retiring from business, Underwriters shall receive earned premium on a pro rata basis. The Correspondent shall maintain proof of mailing of such notice on a recognized US Post Office form or a form acceptable to the US Post Office or other commercial mail delivery service and a copy of such notice shall be sent to the Assured's insurance producer and to the mortgagee or lienholder, if known, at the last mailing address known by Underwriters. The mailing of such notice as aforesaid shall be sufficient proof of notice and this Insurance shall terminate at the date and hour specified in such notice subject to the Notice Period provision contained in part (b) below.
- (b) **Notice Period.** (i) Notice of Cancellation by Underwriters: notice of cancellation must be mailed at least 30 days prior to the date cancellation is effective during the first 60 days of coverage. After coverage has been in effect for 61 days or more, all notices must be mailed at least 60 days prior to the date cancellation is effective. Where cancellation is for nonpayment of premium, 10 days' notice shall be given.
In addition, where required by law, Underwriters or the Correspondent on behalf of Underwriters, shall mail to the Local Liquor Control Commissioner or other state, city or local public official as required by law, notice of cancellation at least 30 days prior to the date cancellation is effective except where cancellation is for nonpayment of premium, in which case, 10 days' notice shall be given unless a longer period is required by law.
- (ii) Notice of Cancellation by the Assured: if this Insurance is cancelled by the Assured, cancellation shall be effective on the date specified by the Assured, except that if required by law, cancellation shall be effective only after the Assured has provided Underwriters with satisfactory proof that the Assured gave the Local Liquor Control Commissioner or other state, city or local public official as required by law, 30 days prior notice of cancellation or if the Assured does not provide Underwriters with such satisfactory proof, cancellation shall be effective only after Underwriters or the Correspondent on behalf of underwriters has given the required 30 days prior notice of cancellation on behalf of the Assured to the Local Liquor Control Commissioner or other state, city or local public official as required by law.
- (c) **Return Premium.** Underwriters shall refund the premium less the earned portion thereof on demand subject always to the retention by Underwriters of any minimum premium stipulated herein in the event of cancellation by Underwriters or the Assured.
- (d) **Reason for Cancellation.** If this Insurance has been in effect for 60 days, Underwriters can cancel only for one of the following reasons; (i) nonpayment of premium; (ii) the Insurance was obtained through material misrepresentations; (iii) the Assured violated any of the terms and conditions of the Contract of Insurance; (iv) the risk originally accepted has measurably increased; (v) certification to the Director of Insurance of the State of Illinois of the loss of reinsurance by Underwriters which provided coverage to Underwriters for all or a substantial part of the underlying risk insured; (vi) a determination by the Director of Insurance of the State of Illinois that the continuation of this Insurance could place Underwriters in violation of the insurance laws of the State of Illinois.
- (5) **Service of Suit.** In the event of any litigation arising out of insurance assumed hereunder, Walker Wilcox Matousek LLP, 1 North Franklin Street, Suite 3200, Chicago IL 60606 are hereby appointed agents to accept service of process for Underwriters. Alternatively, please contact the Director of Insurance of the State of Illinois, 320 W. Washington Street, Springfield, Illinois, 62767-0001.
- (6) **Assured's Insolvency.** The insolvency or bankruptcy of the Assured shall not release Underwriters from any of their obligations under this Insurance.
- (7) **Complaints.** If you have any complaints concerning your Insurance, please contact the Correspondent. If the Correspondent is unable to resolve the matter, you may contact the Illinois Department of Insurance, Consumer Division or Public Services Section, 320 W. Washington Street, Springfield, Illinois, 62767-0001; or 122 S. Michigan Ave., 19th Floor, Chicago, Illinois 60603.

Short Rate Cancellation Table For Term of One Year.

Days Insurance in Force	Percent of one year Premium	Days Insurance in Force	Percent of one year Premium	Days Insurance in Force	Percent of one year Premium	Days Insurance in Force	Percent of one year Premium
1.....	5%	66 - 69	29%	154 - 156.....	53%	256 - 260.....	77%
2.....	6	70 - 73	30	157 - 160.....	54	261 - 264.....	78
3 - 4	7	74 - 76	31	161 - 164.....	55	265 - 269.....	79
5 - 6	8	77 - 80	32	165 - 167.....	56	270 - 273 (9 mos)	80
7 - 8	9	81 - 83	33	168 - 171.....	57	274 - 278.....	81
9 - 10	10	84 - 87	34	172 - 175.....	58	279 - 282.....	82
11 - 12	11	88 - 91 (3 mos)	35	176 - 178.....	59	283 - 287.....	83
13 - 14	12	92 - 94	36	179 - 182 (6 mos)	60	288 - 291.....	84
15 - 16	13	95 - 98	37	183 - 187.....	61	292 - 296.....	85
17 - 18	14	99 - 102	38	188 - 191.....	62	297 - 301.....	86
19 - 20	15	103 - 105	39	192 - 196.....	63	302 - 305 (10 mos)	87
21 - 22	16	106 - 109	40	197 - 200.....	64	306 - 310.....	88
23 - 25	17	110 - 113	41	201 - 205.....	65	311 - 314.....	89
26 - 29	18	114 - 116	42	206 - 209.....	66	315 - 319.....	90
30 - 32 (1 mos)	19	117 - 120	43	210 - 214 (7 mos)	67	320 - 323.....	91
33 - 36	20	121 - 124 (4 mos)	44	215 - 218.....	68	324 - 328.....	92
37 - 40	21	125 - 127	45	219 - 223.....	69	329 - 332.....	93
41 - 43	22	128 - 131	46	224 - 228.....	70	333 - 337 (11 mos)	94
44 - 47	23	132 - 135	47	229 - 232.....	71	338 - 342.....	95
48 - 51	24	136 - 138	48	233 - 237.....	72	343 - 346.....	96
52 - 54	25	139 - 142	49	238 - 241.....	73	347 - 351.....	97
55 - 58	26	143 - 146	50	242 - 246 (8 mos)	74	352 - 355.....	98
59 - 62 (2 mos)	27	147 - 149	51	247 - 250.....	75	356 - 360.....	99
63 - 65	28	150 - 153 (5 mos)	52	251 - 255.....	76	361 - 365 (12 mos)	100

SPECIAL EVENTS LIABILITY ENDORSEMENT
(Liquor Liability)

IN CONSIDERATION of the reduced premium at which this Insurance is written, it is understood and agreed that the Insurance to which this Endorsement is attached is hereby amended as follows:

A. Statements 1 through 5 in the Schedule of Warranties in the attached Insurance are replaced by the following:

Statement 1. Name and Address of Assured
MT PROSPECT LIONS CHARITIES INC
MT PROSPECT LIONS CLUB
P O BOX 332
MT PROSPECT
Illinois
60056

Statement 2. This Insurance applies to any premises which are used by the Assured for special events and which are located in the State of Illinois.

Statement 3. The Assured(s) is (are) not engaged in the business of selling alcoholic liquor except at special events.

Statement 4. Each special event hereunder is a period not to exceed 24 hours.

Statement 5. _____ a. The Assured will report each special event 48 hours in advance of the event to the Correspondent as a condition precedent to coverage being in effect for each special event.
Special endorsements for each event need not be issued. Underwriters may reject any event for coverage hereunder for underwriting reasons if in Underwriters' judgement the event has a significantly different risk than Underwriters originally intended to insure when this coverage was issued.
 X b. Prior reporting of special events is not required, except special events conducted on 2 or more consecutive days are not covered hereunder unless Underwriters agree in advance of the first day of each such consecutive events.

Statement 6. The number of special events held during the Insurance period will not exceed 7
Premium based on the number of special events anticipated is \$2,545.00

Statement 7. No company nor NATIONAL SPECIALTY INSURANCE COMPANY has cancelled or refused to issue or renew Liquor Liability Insurance on the risk herein described during the past five years, except as follows: **NO**

THE ASSURED WARRANTS THAT THE FOREGOING WARRANTY STATEMENTS ARE FULL, TRUE AND COMPLETE AND THAT THE BREACH OF ANY OF SAID WARRANTIES SHALL RENDER THIS INSURANCE NULL AND VOID.

B. The terms "Owner", "Licensee", the definition of "Owner" and "Licensee" and the Exclusions to Owners and Licensee are deleted.

C. All other terms and conditions of this Insurance remain unchanged.

Attached to and forming part of Certificate No. JFL/LIQ/242190 of National Specialty Insurance Company.

LIMITED COMMON LAW LIABILITY ENDORSEMENT (Liquor Liability)

IN CONSIDERATION of the payment of premium and subject to the terms, conditions, exclusions and definitions of the Insurance to which this Endorsement is attached, Underwriters agree to pay on behalf of the named Assured all sums which the Assured shall be legally liable to pay for bodily injury including death or from damage to tangible property which occurs during the Insurance period directly caused by the intoxication of any one person, provided such liability arises out of the selling, serving or giving of alcoholic beverages to such intoxicated person by the Assured named in Statement 1 (A) at the premises described in the Schedule of Warranties attached hereto.

LIMIT OF LIABILITY

Underwriters' limit of liability including Claim Expenses under this Endorsement for the Assureds' legal liability for all injuries and damages during the Insurance period directly caused by the intoxication of any one person, shall be equal to The amount set forth in the attached Schedule of Warranties as the "combined Single Limit" (as defined in the attached Insurance), subject to the \$1,000,000 aggregate limit of liability set forth immediately below.

In no event shall the liability of Underwriters exceed \$1,000,000 in aggregate including Claim Expenses for the Assured's legal liability for all injuries and damages during the Insurance period.

The "intoxication of any one person" limit of liability applies no matter how many –

- 1) persons are injured or how much property or properties are damaged;
- 2) alcoholic drinks were sold, served or given to the intoxicated person;
- 3) claims are made or suits are brought
- 4) times the acts of the alleged intoxicated person are or were repeated.

The Limits of Liability include "Claim Expenses."

EXCLUSIONS

This Endorsement does not apply to,

- (1) liability for fines, penalties, punitive or exemplary damages or any damages which are a multiple of compensatory damages, except that if a suit is brought against the Assured on a claim falling within the coverage of this endorsement, seeking both compensatory and punitive, exemplary, or any damages which are a multiple of compensatory damages, then Underwriters will, subject to the Limit of Liability provided, afford a defense to such action without liability, however, for such punitive, exemplary or any damages which are a multiple of compensatory damages,
- (2) any liability under the Illinois Liquor Control Act, or
- (3) any liability for bodily injury including death or damage to tangible property which occurs in Illinois.

OTHER INSURANCE

The insurance provided by this endorsement is excess over any deductible, self insured retention, or any other applicable insurance, whether collectible or not, and whether or not such insurance, deductible or self insured retention is primary, excess, contributory, contingent or otherwise, unless such amounts are written to be specifically excess over the insurance provided by this Insurance.

All the terms and conditions of the Insurance to which this Endorsement is attached remain unchanged. Attached to and forming part of Certificate No. **JFL/LIQ/242190** of National Specialty Insurance Company.

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

Coverage for acts of terrorism is already included in the policy (including any quotation for insurance) to which this notice applies. You should know that, under the policy, any losses caused by certified acts of terrorism would be partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States pays 90% (85% in respect of losses occurring after 31 December 2006) of covered terrorism losses exceeding the statutorily established deductible paid by the insurer providing the coverage. The portion of your annual premium that is attributable to coverage for certified acts of terrorism as defined in the Terrorism Risk insurance Act is: **\$NIL**.

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT OF 2002, AS AMENDED, ANY LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE WILL BE PARTIALLY REIMBURSED BY THE UNITED STATES AND I HAVE BEEN NOTIFIED OF THE AMOUNT OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

Name: **MT PROSPECT LIONS CHARITIES INC**

Date: **02 July 2024**

Insurer: **National Specialty Insurance Company**

Policy Number: **JFL/LIQ/242190**

INTERLINE

NATIONAL SPECIALTY INSURANCE COMPANY

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

INTERLINE

NATIONAL SPECIALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS

The following is added to this policy:

Trade Or Economic Sanctions

This insurance does not provide any coverage, and we (the Company) shall not make payment of any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose us (the Company) to a violation of any applicable trade or economic sanctions, laws or regulations, including but not limited, to those administered and enforced by the United States Treasury Department's Office of Foreign Assets Control (OFAC).

Whenever coverage provided by this policy would be in violation of any European Union, United Kingdom, or United States economic or trade sanctions, such coverage or payment requirement shall be null and void. Similarly, any coverage relating to or referred to in any certificates or other evidences of insurance or any claim that would be in violation of European Union, United Kingdom, or United States economic or trade sanctions as described above shall also be null and void.

All other terms and conditions remain unchanged.