RESOLUTION NO. R-2024-02

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF BASTROP, TEXAS, APPROVING A PROFESSIONAL SERVICES CONTRACT WITH HUIJT-ZOLLARS, INC FOR THE OLD IRON BRIDGE REHABILITATION PROJECT TO A NOT TO EXCEED AMOUNT OF ONE MILLION, ONE HUNDRED TWENTY-NINE THOUSAND, TWO HUNDRED TWENTY-TWO DOLLARS AND FORTY-FIVE CENTS ($1,129,222.45); AUTHORIZING THE CITY MANAGER TO EXECUTE ALL NECESSARY DOCUMENTS; PROVIDING FOR A REPEALING CLAUSE; AND ESTABLISHING AN EFFECTIVE DATE.

WHEREAS, the City of Bastrop City Council understands the Old Iron Bridge is an iconic structure for the city and its residents, and the project will restore the bridge’s pedestrian transportation function in addition to preserving its historic and cultural significance; and

WHEREAS, the City of Bastrop understands that the project will provide a critical crossing of the Colorado River, which is a natural barrier separating the downtown business district from the city’s west side; and

WHEREAS, the City of Bastrop understands that the project will provide additional multi-modal transportation choices to connect users to Bastrop’s downtown businesses, neighborhoods, and recreational amenities; and

WHEREAS, the City of Bastrop understands that the Old Iron Bridge will reduce barriers, increase mobility for non-motorized users, increase use of lower carbon travel modes, and increase equity and accessibility for travelers; and

WHEREAS, the City of Bastrop understands that the Old Iron Bridge deck park will attract residents and tourists to this iconic structure, preserve and enhance the unique historic character of the community and support economic growth; and

WHEREAS, the City of Bastrop selected Huitt-Zollar, Inc. from a list of qualified engineers as part of the Request for Qualification process completed in April 2022; and

WHEREAS, the City of Bastrop City Council has unequivocally committed to fiscal sustainability, responsibly managing growth, and taking definitive action towards lasting solutions.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF BASTROP, TEXAS:

Section 1. That the City Manager is hereby authorized to execute a Professional Services Contract, with Huitt-Zollar, Inc for the Old Iron Bridge Rehabilitation Project to a not to exceed amount of one million, one hundred twenty-nine thousand, two hundred twenty-two dollars and forty-five cents ($1,129,222.45).

Section 2. This resolution shall take effect immediately from and after its passage, and it is duly resolved.
DULY RESOLVED AND ADOPTED by the City Council of the City of Bastrop, Texas this 9th day of January 2024.

APPROVED:

[Signature]
Lyle Nelson, Mayor

ATTEST:

[Signature]
Ann Franklin, City Secretary

APPROVED AS TO FORM:

[Signature]
Alan Bojorquez, City Attorney
December 21, 2023

City of Bastrop
Fabiola M. de Carvalho
Executive Director of Engineering and Construction Management
1311 Chestnut Street
Bastrop, Texas 78602

RE: Proposal for Professional Services for Rehabilitation of the City of Bastrop’s Old Iron Bridge

Dear Ms. de Carvalho:

Huitt-Zollars is excited to provide our proposal for professional services to the City of Bastrop for the rehabilitation of the City’s Old Iron Bridge. Attached is the revised contract, scope of services, schedule, fee breakdown and consultants’ proposals.

Our total hourly not to exceed contract amount for this project is $1,129,222.45. This amount will not be exceeded without additional authorization from the City. As the level of effort associated with each task is an estimate, Huitt-Zollars reserves the right to adjust each task amount based on actual effort expended as long as the total hourly not to exceed contract amount is not exceeded.

<table>
<thead>
<tr>
<th>BUDGET SUMMARY</th>
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<tr>
<td>TASK 1 - CONDITION ASSESSMENT INSPECTION</td>
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<td>TASK 2 - LOAD RATING</td>
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<td>TASK 3 - PS&amp;E</td>
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<td>EXPENSES</td>
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TOTAL HOURLY NOT TO EXCEED CONTRACT AMOUNT $1,129,222.45

We look forward to working with you and City staff to deliver this historically important project.

Respectfully submitted,

HUITT-ZOLLARS, INC.

Gregory R. Wine, PE, LEED AP
Executive Vice President

Enclosures
CITY OF BASTROP
STANDARD CONTRACT FOR GENERAL SERVICES
Over $50K
(8-16-2021)

This General Services Contract ("Contract") is entered by and between the City of Bastrop, a Texas Home-Rule Municipal Corporation (the "City"), and Huitz-Zollars, Inc., a Texas Corporation (the "Engineer"), and together with the City, jointly referred to as the "Parties," for the following work described on the Scope of Services, Exhibit A-2, attached and incorporated herein to this Contract (the "Services").

I. General Information and Terms.

Engineer's Name and Address: Huitz-Zollars, Inc.
10350 Richmond Avenue, Suite 300
Houston, Texas 77042
Attn: Gregory R. Wine, PE, LEED AP

General Description of Services: Huitz-Zollars, Inc. shall provide professional engineering services for the rehabilitation of the City's Old Iron Bridge.

Maximum Contract Amount: $1,129,222.45

Effective Date: On the latest of the dates signed by both parties.

Termination Date: See II.D.

Contract Parts: This Contract consists of the following parts:

I. General Information and Terms
II. Standard Contractual Provisions
III. Additional Terms or Conditions
IV. Additional Contract Documents
V. Signatures

II. Standard Contractual Provisions.

A. Contractor's Services. The Contractor will provide to the City the professional engineering services ("Services") described in the Scope of Services, Exhibit A-2 attached and incorporated herein to this Contract under the terms and conditions of this Contract.

B. Billing and Payment. The Contractor will bill the City for the Services provided at intervals of at least 30 days of receipt of Contractor's invoices, except for the final billing. The City will
pay the Contractor within 30 days of receipt of Contractor’s invoices for the Services provided for in this Contract with current revenues available to the City, but all of the City’s payments to the Contractor, including the time of payment and the payment of interest on overdue amounts, are subject to the provisions of Chapter 2251 of the Government Code. The City shall have the right to withhold payment, or any part thereof, of any of invoice presented by Contractor until resolution providing reasonable verification of the correctness thereof is reached. The City shall notify the Contractor, in writing, of the disputed amount within thirty (30) days. The City is not liable to the Contractor for any taxes which the City is not liable by law, including state and local sales and use taxes (Section 151.309 and Title 3, Texas Tax Code) and federal excise tax (Subtitle D of the Internal Revenue Code). Accordingly, those taxes may not be added to any bill.

C. Executed Contract. The “Notice to Proceed” will not be given nor shall any Services commence until this Contract is fully executed and all exhibits and other attachments are completely executed and attached to this Contract.

D. Termination Provisions.

(1) Unless terminated earlier as allowed by this Contract, this Contract terminates:

(a) On the termination date, if any, specified in the General Information in Part I, but the obligation of a party to complete a contract requirement pending on the date of termination survives termination; or

(b) If there is no termination date specified in the General Information in Part I, the Contract terminates when both parties have completed all their respective obligations under the Contract.

(2) The City Manager may terminate this Contract during its term at any time for any reason by giving written notice to the Contractor not less than five (5) business days prior to the termination date, but the City will pay the Contractor for all Services rendered in compliance with this Contract up to the date of termination. The City may terminate the Contract anytime if the City does not have available funds pursuant to Texas Government Code Chapter 2251.

(3) If the City Council does not appropriate funds to make any payment for a fiscal year after the City’s fiscal year in which the Contract becomes effective and there are no proceeds available for payment from the sale of bonds or other debt instruments, then the Contract automatically terminates at the beginning of the first day of the successive fiscal year. (Section 5, Article XI, Texas Constitution).

E. Delays. Contractor shall have no damages for delay or hindrance. In the event of delay or hindrance not the fault of Contractor, an extension of time shall be the Contractor’s sole remedy.

F. Independent Contractor. It is understood and agreed by the Parties that the Contractor is an independent contractor retained for the Services described in the Scope of Services, Exhibit A-2, attached and incorporated herein. The City will not control the manner or the means of the
Contractor's performance but shall be entitled to work product as detailed in the Exhibit A-2. The City will not be responsible for reporting or paying employment taxes or other similar levies that may be required by the United States Internal Revenue Service or other State or Federal agencies. This Contract does not create a joint venture. Services performed by the Contractor under this Contract are solely for the benefit of the City. Nothing contained in this Contract creates any duties on the part of the Contractor toward any person not a party to this Contract. No person or entity not a signatory to this Contract shall be entitled to rely on the Contractor’s performance of its Services hereunder, and no right to assert a claim against the Contractor by assignment of indemnity rights or otherwise shall accrue to a third party as a result of this Contract or the performance of the Contractor’s Services hereunder.

G. **Subcontractor.** The term "subcontractor" shall mean and include only those hired by and having a direct contract with Contractor for performance of work on the Project. The City shall have no responsibility to any subcontractor employed by Contractor for performance of work on the Project, and all subcontractors shall look exclusively to the Contractor for any payments due. The Contractor shall be fully responsible to the City for the acts and omissions of its subcontractors. Nothing contained herein shall create any contractual or employment relations between any subcontractor and the City.

H. **Assignment.** The Contractor may not assign this Contract without the City’s prior written consent.

I. **Law Governing and Venue.** This Contract is governed by the law of the State of Texas and a lawsuit may only be prosecuted on this Contract in a court of competent jurisdiction located in or having jurisdiction in Bastrop County, Texas.

J. **Entire Contract.** This Contract represents the entire Contract between the City and the Contractor and supersedes all prior negotiations, representations, or contracts, either written or oral. This Contract may be amended only by written instrument signed by both parties.

K. **Dispute Resolution Procedures.** If either party disputes any matter relating to this Contract, the parties agree to try in good faith, before bringing any legal action, to settle the dispute by submitting the matter to mediation before a third party who will be selected by agreement of the parties. The parties will each pay one-half of the mediator’s fees.

L. **Attorney’s Fees.** Should either party to this Contract bring suit against the other party for any matter relating to this Contract, the prevailing Party shall be entitled to have and recover from the losing Party reasonable attorney’s fees and all other costs of such action.

M. **INDEMNIFICATION.** TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, THE CONTRACTOR SHALL INDEMNIFY AND HOLD HARMLESS THE CITY, ITS OFFICERS, AGENTS, VOLUNTEERS, AND EMPLOYEES FROM AND AGAINST CLAIMS, LOSSES, DAMAGES, CAUSES OF ACTION, SUITS, AND LIABILITY, INCLUDING REIMBURSEMENT OF REASONABLE ATTORNEY’S FEES AND COST IN PROPORTION OF CONTRACTOR’S LIABILITY, FOR INJURY TO OR DEATH OF ANY PERSON OR FOR DAMAGE TO ANY PROPERTY TO THE EXTENT CAUSED BY THE NEGLIGENT ACT,
ERROR, OR WILLFUL MISCONDUCT OF THE CONTRACTOR, ITS AGENTS,
REPRESENTATIVES, EMPLOYEES, OR ANYONE WHOM THE CONTRACTOR IS
LEGALLY LIABLE FOR UNDER THIS CONTRACT.

NOTWITHSTANDING ANYTHING HEREIN TO THE CONTRARY, UNDER NO
CIRCUMSTANCES WHETHER UNDER BREACH OF CONTRACT, TORT (INCLUDING
NEGLIGENCE), STRICT LIABILITY, OR ANY OTHER THEORY OF LIABILITY, SHALL
EITHER PARTY BE LIABLE TO THE OTHER FOR ANY CONSEQUENTIAL, SPECIAL,
INDIRECT, INCIDENTAL, EXEMPLARY, ENHANCED, TREBLE (OR STATUTORY
EQUIVALENT), OR PUNITIVE DAMAGES, INCLUDING WITHOUT LIMITATION, LOSS
OF PROFITS, LOSS OF BUSINESS OPPORTUNITY OR LOSS OF PROSPECTIVE
REVENUE, ARISING OUT OF THIS AGREEMENT OR ANY WORK OR SERVICES
PERFORMED OR TO BE PERFORMED HEREOUNDER.

N. RELEASE. THE CONTRACTOR ASSUMES FULL RESPONSIBILITY FOR THE
WORK TO BE PERFORMED HEREOUNDER AND HEREBY RELEASES, RELINQUISHES,
AND DISCHARGES THE CITY, ITS OFFICERS, AGENTS, VOLUNTEERS, AND
EMPLOYEES FROM ALL CLAIMS, DEMANDS, AND CAUSES OF ACTION OF EVERY
KIND AND CHARACTER, INCLUDING THE COST OF DEFENSE THEREOF, FOR ANY
INJURY TO OR DEATH OF ANY PERSON, AND ANY LOSS OF OR DAMAGE TO ANY
PROPERTY THAT IS CAUSED BY, OR ALLEGED TO BE CAUSED BY, THE
NEGLIGENCE, RECKLESSNESS, OR WILLFUL MISCONDUCT OF CONTRACTOR, ITS
AGENTS, REPRESENTATIVES, VOLUNTEERS, EMPLOYEES, OR SUBCONTRACTORS.

O. Severability. If a court finds or rules that any part of this Contract is invalid or unlawful,
the remainder of the Contract continues to be binding on the parties.

P. Conflicting Provisions. If there is a conflict between a provision in the Contractor’s
Additional Contract Documents and a provision in the remainder of this Contract, the latter
controls.

Q. Documents and Data, Licensing of Intellectual Property, and Copyright. All Work
progress and final documents and data produced by Contractor during the term of the Contract
shall be and remain the property of the City. For purposes of this Contract, the term “Documents
and Data” include any original work (the Work), reports, analyses, plans, drawings, designs,
renderings, specifications, notes, summaries, charts, schedules, spreadsheets, calculations, lists,
data compilations, documents, or any other material developed and assembled by or on behalf of
the City in the performance of this Contract. It also includes any medium in which the Documents
and Data are kept, including digitally, magnetically, or electronically. This Contract creates at no
cost to the City, a perpetual license for the City to use any picture, video, music, brochure, writing,
trademark, logo, or other work created by the Contractor for the use of the City, as a “work made
for hire” as defined by federal copyright law. The City, as the author and owner of the copyright
to the Work, may alter, reproduce, distribute, or make any other use of the Work as it deems
appropriate.
R. Standard of Care for Architects and Engineers. Services must be performed with the professional skill and care ordinarily provided by competent licensed engineers or registered architects practicing in the same or similar locality and under the same or similar circumstances and professional license.

S. Disclosure of Interested Persons for Council-Approved Contracts. Contracts that require City Council approval, such as contracts that exceed $50,000, are subject to the requirements of Section 2252.908, Tex Gov’t Code. Under the provisions of this statute:

(1) The City may not enter into a contract with a business entity that requires Council approval unless the business entity submits a disclosure of interested persons at the time the business entity submits a signed contract to the City;

(2) A disclosure of interested parties must be submitted on a form prescribed by the Texas Ethics Commission (Commission), attached and incorporated herein as Exhibit A-1, that includes:

   (a) A list of each interested party for the contract of which the contractor business entity is aware, an interested party being a person who has a controlling interest in the business entity or who actively participates in facilitating or negotiating the terms of the contract, including a broker, intermediary, adviser, or attorney for the business entity; and

   (b) The signature of the authorized agent of the contracting business entity, acknowledging that the disclosure is made under oath and under penalty of perjury.

T. Compliance with Laws. The Contractor must comply with the federal, state, and local laws, rules and regulations applicable to the Project and its services under this Contract.

U. Prohibition on Contracts with Companies Boycotting Israel. Certain contracts for goods and services are subject to the requirements of Section 2270.002, Tex Gov’t Code (H.B. 89, as amended by H.B. 793). Specifically, contracts for good and services that:

(1) are between the City and a company with ten (10) or more full-time employees; and

(2) have a value of $100,000.00 or more that is to be paid wholly or partly from public funds of the City.

Under the provisions of this statute, if the above conditions apply the City may not enter into a contract with a company for goods and services unless the contract contains a written verification from the company that it:

(1) does not boycott Israel; and
(2) will not boycott Israel during the term of the contract.

If this is a contract to which the verification requirement applies, the City has approved a verification form which must be filled out and signed by the Contractor and submitted to the City at the time of execution of this Contract.

III. Additional Terms or Conditions.

Insurance

At all times this Agreement is in effect, Contractor shall maintain insurance of the types and amounts as those required in Exhibit B-1. All of Contractor’s insurance policies in any way relating to the Work, whether or not required by this Agreement and regardless of the enforceability or validity of any of the indemnities or other assumptions of liability by Contractor, shall, to the full coverage limits of all such policies without any limitations based on the minimum requirements set forth above: (a) other than the worker’s compensation insurance, name City Group as additional insureds on a broad form basis with such additional insured coverage including coverage for the sole or concurrent negligence of the additional insured and not being restricted to (i) “ongoing operations,” (ii) coverage for vicarious liability, or (iii) circumstances in which the named insured is partially negligent; (b) provide for waiver of all rights of subrogation against City and the other members of City Group; and (c) be primary and noncontributory as to all other policies (including any deductibles or self-insured retentions) and self-insurance that may provide coverage to any member of City Group, and shall be fully applied and exhausted before application of any applicable indemnity obligations of City or of any applicable insurance coverage provided by City or any other member of City Group.

A. Audit

Contractor shall, and shall ensure that its affiliates, subsidiaries, contractors, subcontractors, consultants, agents, and any other person associated with Contractor including those in Contractor Group, keep full and accurate books and records with respect to all Work performed, and all payments and expenditures in connection with this Agreement. The records to be maintained and retained by Contractor Group shall include, without limitation, (a) payroll records accounting for total time distribution of Contractor’s employees working full or part time on the Project, as well as canceled payroll checks or signed receipts for payroll payments in cash; (b) invoices for purchases, receiving and issuing documents, and all other unit inventory records for Contractor’s stores, stock, or capital items; (c) paid invoices and canceled checks for materials purchased and for subcontractors’ and any other Third Parties’ charges, including, but not limited to, Equipment rental; (d) travel and entertainment documentation, including, but not limited to, employee expense reports and Contractor facility usage reports; and (e) all field tickets or similar documentation evidencing the Work. The City shall have the right at all reasonable times, for a period of five (5) years from the completion of the Work, to audit and inspect such books and records (excluding trade secrets, formulas, confidential data, proprietary information, or processes).

B. Reports of Incidents
Within twenty-four (24) hours upon occurrence, Contractor shall provide in writing to the City notice and details of any accidents or occurrences resulting in injuries to persons, property, or pollution arising in any way arising out of or related to the Work whether done by Contractor or any subcontractor of Contractor or any other member of Contractor Group performing Work pursuant to this Contract. Contractor shall in writing within twenty-four (24) hours of any claim, demand, or suit that may be presented to or served upon it arising out of or as a result of Work.

IV. Additional Contract Documents. The following documents attached to this Contract are part of this Contract:

- EXHIBIT A-1: Certificate of Interested Parties (1295 Form)
- EXHIBIT A-2: Scope of Work
- EXHIBIT A-3: House Bill 89 Verification
- EXHIBIT B-1: Requirements for General Services Contract

V. Signatures.

HUITT-ZOLLARS, INC.

By: ____________________________

Printed Name: Gregory R. Wine, PE, LEED AP
Title: Executive Vice President
Date: December 21, 2023

CITY OF BASTROP

By: ____________________________

Printed Name: Sylvia Carrillo
Title: City Manager
Date: 16/01/2024

CITY OF BASTROP, GENERAL SERVICES CONTRACT/Page 7
EXHIBIT A-1

Certificate of Interested Persons with Certification of Filing
(Form 1295)

(See Attached)
CERTIFICATE OF INTERESTED PARTIES

Complete Nos. 1 - 4 and 6 if there are interested parties. Complete Nos. 1, 2, 3, 5, and 6 if there are no interested parties.

| Name of business entity filing form, and the city, state and country of the business entity's place of business. |
| Hultt-Zollars, Inc. |
| Dallas, TX United States |

| Name of governmental entity or state agency that is a party to the contract for which the form is being filed. |
| City of Bastrop |

| Provide the identification number used by the governmental entity or state agency to track or identify the contract, and provide a description of the services, goods, or other property to be provided under the contract. |
| Standard Contract |
| Professional Engineering Services for Rehabilitation of the Old Iron Bridge |

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<th>Name of Interested Party</th>
<th>City, State, Country (place of business)</th>
<th>Nature of Interest (check applicable)</th>
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<td>McDermott, Robert</td>
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<td>Wine, Gregory</td>
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| Check only if there is NO Interested Party. |
| ☐ |

6 UNSWORN DECLARATION

My name is __________, and my date of birth is __________.

My address is __________, __________, __________, __________, __________, __________, __________, __________, __________, __________, __________, __________, __________, __________, __________, __________.

I declare under penalty of perjury that the foregoing is true and correct.

Executed in __________ County, State of __________ on the __________ day of __________, __________.

Signature of authorized agent of contracting business entity (Declant)

Forms provided by Texas Ethics Commission www.ethics.state.tx.us Version V3.5.1.9b4369cc
EXHIBIT A-2
Scope of Services dated December 14, 2023

(See Attached)
December 21, 2023

CITY OF BASTROP
REHABILITATION OF THE OLD IRON BRIDGE
Scope of Work

PROJECT DESCRIPTION:

Huitt-Zollars, Inc. (HZ) and their subconsultants shall conduct a Condition Assessment; complete Load Rating; prepare plans, project manual to include front end documents and technical specifications, construction cost estimates (PS&E); and complete required environmentally permitting, coordination, and public involvement for the repair / rehabilitation of the City of Bastrop’s Old Iron Bridge. This historic bridge is located adjacent and parallel to the SH 150 bridges over the Colorado River in Bastrop, Texas. The existing bridge is comprised of 17 concrete approach spans and 3 structurally independent truss main spans. The bridge is listed on the National Register of Historic Places and is currently closed due to its existing structural deficiencies. Bridge repairs shall be based upon inspection findings documented in HZ’s Condition Assessment Report and to meet the loading requirements to serve as a pedestrian facility. In addition to bridge repairs, PS&E shall also include traffic control, SWPPP, safety lighting, installation of a pedestrian railing, shared use path striping, and deck amenities. The Project Manual, Plans, Final Condition Assessment Report, and the Load Rating Report with National Bridge Inventory (NBI) Condition Rating shall be prepared, signed and sealed by an engineer, licensed in the State of Texas. Project shall utilize Texas Department of Transportation (TxDOT) Standard Specifications for Construction and Maintenance of Highways, Streets, and Bridges, current edition for construction specifications and construction bid items. TxDOT’s Standard Specifications will be supplemented with Special Specifications and Special Provisions as required. Concrete repairs shall in general follow the guidance provided in TxDOT’s Concrete Repair Manual, 2021.

HZ and our subconsultants shall provide services in accordance with the BASIC SERVICES and ADDITIONAL SERVICES outlined below.

BASIC SERVICES

Task 1: Bridge Condition Assessment Report

HZ shall conduct a bridge condition assessment on the historic structure located adjacent and parallel to the SH 150 bridges over the Colorado River in the City of Bastrop. HZ shall inspect primary and secondary members including gusset plates and other connections. HZ shall inspect bridge joints, joint performance, the condition of the bridge deck for approach spans and truss spans and provide assessment of existing members for use in load rating of the existing structure.

1. Document Review

HZ shall review existing documentation and information prior to conducting the condition assessment. Available information may include, but is not limited to:
A. Original plans and shop drawings.
B. Existing specification.
C. Inspection reports and condition surveys.
D. Documentation of previous repairs.
E. Load rating reports.

2. Condition Assessment

HZ shall perform a visual condition assessment of superstructure and substructure elements as well as accessible foundation elements, retaining structures, concrete approaches, appurtenances or any element that may have an adverse effect on the structure. If required to conduct the assessment, HZ shall develop a traffic control plan for review and approval by the City.

HZ shall:
A. Perform a comprehensive condition assessment to evaluate 100% of the members and connections using methods outlined in the American Association of State Highway and Transportation Officials (AASHTO) Manual for Bridge Evaluation.
B. Develop layouts of structures to help geographically identify areas with existing concerns.
C. Coordinate access to perform inspection of these elements.
D. Evaluate the most current Inspection Report to identify elements that have previously been identified as being in need of repair or replacement.
E. Visually inspect the bridge joints and joint performance.
F. Visually inspect the condition of the bridge deck for approach spans and truss spans.

3. Comprehensive Condition Assessment Report

HZ shall prepare a Final Condition Assessment Report signed and sealed by a licensed engineer in the State of Texas for the Old Iron Bridge from abutment to abutment including concrete approaches, which at a minimum will include:

A. Complete bridge description including superstructure and substructure types, rail type, span lengths and configurations, skew, estimated date of construction, presence of hazardous materials (provided by a consultant to HZ) and any other information necessary to describe the structure.
B. Descriptions of overall condition of all elements related to the structure, including superstructure, substructure, foundations, approaches, or any other element that may have an effect on the structure, including the channel. Include clearly annotated photographs which are representative of the overall condition.
C. Clear descriptions with detailed, annotated photographs of all areas identified as needing repair.
D. Recommendations for repair for all elements with an NBI condition rating of less than seven, and for all conditions that could limit structure serviceability or longevity through continued deterioration. In rare cases in which raising the condition rating of an element to a seven or above is not feasible or cost-effective, provide justification for why the lower condition rating will not affect service life or long-term durability.
E. Repairs required to satisfy the pedestrian loading requirements of the current TxDOT Historic Bridge Manual or greater.
F. Estimated quantities for recommended repairs.
G. Submit the Condition Assessment Report to the City of Bastrop for review.
4. **Access Coordination**

HZ shall:

A. Coordinate with the City, TxDOT, and any other affected agencies in advance for access and for any trails or lane closures required for inspection and field testing, which may include any required permits and the traffic control plan. Efforts will be made to minimize traffic disruptions.

B. Provide traffic control for condition assessment operations. The traffic control must be sufficiently in and near assessment operations to comply with the latest edition of the Texas Manual on Uniform Traffic Control Devices (TMUTCD) in the event that field personnel performing the assessment must divert traffic or close traveled lanes. A copy of the TMUTCD must be in the possession of field personnel on the job site at all times and will be made available to field personnel upon request. All field personnel on site shall be equipped with Personal Protective Equipment (PPE) at all times.

**Task 2: Pedestrian Load Rating**

HZ shall perform a load rating of the existing City of Bastrop’s Old Iron Bridge for pedestrian and maintenance vehicle AASHTO H-10 loading. AASHTO H-10 loading is a vehicle weighing 20,000 lbs: 16,000 lb and 4,000 lb axles with a minimum 72-inch wheelbase. Load ratings of the existing structure shall be in accordance with the TxDOT Inspection Manual and AASHTO’s Manual for Bridge Evaluation (MBE). The load rating shall utilize the appropriate procedure, Load and Resistant Factor Rating (LRFR) and/or Load and Force Deterministic (LFC) rating, as specified by AASHTO’s MBE. Applied loading shall be in accordance with AASHTO’s Load and Resistance Factor Design (LRFD) Guide Specification for the Design of Pedestrian Bridges.

The load rating shall account for any bridge defects that could constitute loss in capacity. The load rating shall rely on defects identified during the Condition Assessment completed as part of this Scope of Services. Load ratings shall be determined for both the concrete approach spans and steel truss main spans.

For the approach spans the following components shall be load rated:

A. T-Beam Superstructure
B. Concrete Bent Caps

For the steel truss main spans the following components shall be load rated:

A. Top Chord
B. Bottom Chord
C. Vertical Posts
D. Diagonals
E. Floor beams
F. Stringers
G. Gusset Plates
H. Concrete Piers

The results will be summarized in a load rating report.
Task 3: Plans, Specifications & Estimate (PS&E)

HZ shall prepare the PS&E documents as outlined below:

1. **Preliminary Design (30% design)**

   A. Meet with City of Bastrop staff and to discuss design criteria, pertinent utility plans, street plans, bridge as-built plans, geotechnical reports, right-of-way maps, existing easement information, and other applicable available information. Discuss Bridge Condition Assessment and Load Rating findings to reach a consensus of preferred path of implementing necessary repairs. Discuss city's objectives for overall area usage and potential amenities to be developed and evaluated.

   B. Develop preliminary construction plans. Prepare the following sheets:
      - Cover Sheet (includes index & bridge location map)
      - General Notes
      - Bridge Layouts with repair locations
      - Bridge Repair Photo sheets
      - Conceptual Amenities Package

   NOTE:
   - Quantity sheets and quantity summaries will not be prepared as part of the Preliminary Design. Quantities will be provided with the Pre-Final Design.
   - Common repair details will not be prepared as part of the Preliminary Design. Details will be provided with the Pre-Final Design.

   C. Upload preliminary design documents to Bluebeam for City's review and comment. Also provide one (1) hard copy and one electronic copy in PDF format to the City.

   D. Meet with City's Staff to discuss review comments on Preliminary Design Documents.

2. **Pre-Final Design (60% Design)**

   A. Advance the preliminary design as approved by the City. Prepare the following Pre-Final construction plans.
      - Cover Sheet
      - General Notes
      - Quantity Summary
      - Traffic Control Sheets
      - City / TxDOT TCP Standards
      - Bridge Layouts with repair locations
      - Bridge Repair Photo sheets
      - Bridge Repair Details (estimated 15 sheets)
      - Bridge Amenity Details
      - Tree Protection Plan and Details
• SWPPP sheets meeting TPDES and City of Bastrop requirements, as needed
• SWPPP Details

B. Prepare a draft of the project manual with front-end documents and technical specifications. Include relevant TxDOT Standard Specifications and list any special specifications.
C. Prepare draft bid schedule and bid item descriptions.
D. Prepare an estimate of construction quantities and opinion of probable construction cost.
E. Upload Pre-Final plans, draft of project manual to include front end documents and technical specifications, and opinion of probable construction cost to Bluebeam for City's review and comment. Provide three (3) hard copies and one (1) electronic copy in PDF format.
F. Included with the Pre-Final Design submittal will be a design memo along with a comment/response log prepared by HZ addressing the City's review comments of the previous Preliminary design submittal.
G. Coordinate with local utility companies to obtain information regarding impacts to their facilities.
H. Coordinate with the City's Public Works Department concerning the waterline attached to the bridge.
I. Meet with City's Staff to discuss City comments on Pre-Final Design Documents.

3. **Final Design (90% Design)**

A. Prepare Final Design plans. Effort shall include:
• Revising Pre-Final plans to incorporate comments from City of Bastrop
• Incorporating comments from utility companies (if applicable)
• Preparing additional repair details (if required)
• Updating quantities
• Incorporating additional standard details (if required)

B. Finalize Project Manual to include frontend documents, project specifications and special specifications.
C. Prepare final quantities and a final opinion of probable construction cost.
D. Submit plans to the Texas Department of Licensing and Regulations (TDLR) for ADA accessibility review and inspection. Incorporate TDLR comments as required.
E. Upload final plans, project manual, bid schedule, and final opinion of probable construction cost to Bluebeam for City's review and comment. Provide three (3) hard copies and one (1) electronic copy in PDF format.
F. Included with the Final Design submittal will be a design memo along with a comment/response log prepared by HZ addressing the City's review comments from the previous Pre-Final Design submittal.
G. Meet with City's Staff to discuss City comments on Final Design Documents.

4. **Final Bid Documents (100% Bid Ready Documents)**

A. Incorporate City's final comments on plans and bid documents.
B. Submit one (1) set of 11"x17" signed and sealed plans and the project manual containing front end documents, bid schedule and technical specifications in hard copy and in PDF format to the City.

C. Included with the Final Bid Documents submittal will be a design memo along with a comment/response log prepared by HZ addressing the City’s review comments from the previous Final Design submittal.

**Task 4: Bld Phase Services**

HZ shall perform the following bld phase services:

A. Post Bid Documents on CivCast.
B. Advertise Notice to Bidders in local newspaper directing potential bidders to Civcast.
C. Conduct pre-bid conference.
D. Prepare and post addenda and responses to bidders questions on CivCast as necessary.
E. Provide bid tabulation to City within five (5) working days of the bid opening.
F. Evaluate the low bidder and check references of the three (3) lowest bidders. Prepare a letter of recommendation of construction contract award to the City within five (5) working days of the bid opening.
G. Prepare and issue Conformance Set of Construction Documents. Submit two (2) sets of 11"x17" plans and one (1) set of 24"x36" plans along with three (3) project manuals to the City.

**Task 5: Construction Contract Administration**

HZ shall perform the following construction support services:

A. Conduct Pre-Construction conference.
B. Respond to Contractor's Requests for Information.
C. Review Shop Drawings.
D. A licensed Structural Engineer shall perform up to eight (8) site visits.
E. Prepare Change Orders if warranted.
F. Prepare Record Drawings based on Contractor-provided “As-Built” Drawings.

HZ anticipates that construction may take up to 24 months. During construction, HZ will also provide Construction Contract Administration (CCA) for the Old Iron Bridge Rehabilitation. CCA will include the necessary tasks to administer the construction contract including remote and on-site work that should include, but not limited to, construction progress meetings, contract review, change orders, reviewing pay requests, and approval letters. Work shall include weekly site visits (up to one hundred separate visits) to review the progress and quality of the work, and to determine if it is in general compliance with the contract documents. A written report will be prepared and submitted to the City to document observations during each site visit. In addition, a site visit will be conducted for the substantial completion inspection and to develop a punch list of uncompleted and non-conforming work. A final site visit will be made with the City to confirm all punch list items have been corrected. Final close-out of contracts at the completion of the construction contract will be completed in coordination with the City of Bastrop.

**Task 6: Historic Old Iron Bridge PS&E Review and Coordination**

HZ will contract with a Consultant to provide services related to the historical aspects of the historic bridge during the condition assessment and the development of the PS&E package. The Consultant...
will attend a field meeting with HZ to photograph the historic bridge, document the current condition of the bridge, and discussed the proposed work to the bridge. The photographic documentation will be used during coordination activities and may be used in public involvement materials to illustrate the need for the bridge rehabilitation. The Consultant will also provide review of the 30%, 60%, 90%, and final design plans to aid HZ in determining ways to rehabilitate the bridge in accordance with the Secretary of the Interior’s Standards for Rehabilitation per 36 CFR Part 67.

Task 7: U.S. Army Corps of Engineers (USACE) Permit

HZ will contract with a Consultant to provide these services. The Colorado River in the project area is a navigable water subject to Section 10 of the Rivers and Harbors Act, which regulates structures and work in, over, or under navigable waters. Therefore, the proposed work is expected to require a Section 10 permit from the United States Army Corps of Engineers (USACE). The proposed activity appears to meet the terms and conditions of one or more Nationwide Permits (NWP); (e.g., NWP 3 Maintenance or NWP 14 Linear Transportation Projects); however, General Condition #20 of the nationwide permit program requires a pre-construction notification (PCN) be submitted to, and reviewed by, the USACE if a NWP activity proposed by a non-federal entity has the potential to cause effects to any historic properties listed on, determined to be eligible for listing on, or potentially eligible for listing on the National Register of Historic Places (NRHP). Since the subject bridge is listed on the NRHP, submittal of a PCN to the USACE Fort Worth District is expected to be required in accordance with General Condition #20.

The Consultant will conduct a delineation of waters of the U.S. in the project area, and prepare and coordinate a PCN package, including the appropriate PCN form and supporting information such as the water of the U.S. delineation information, Section 106 documentation, and Endangered Species Act documentation.

- This scope assumes that the proposed rehabilitation would be designed so that there is no adverse effect to the historic bridge, and no mitigation or other Section 106 work is required for the project. This scope and cost estimate also assumes that no historic resource survey or evaluation of an indirect Area of Potential Effects will be required. If it is determined that any of these tasks are required, a separate scope and cost estimate would be submitted for consideration.

- No discharge of dredged or fill material subject to regulation under Section 404 of the Clean Water Act will occur, and the USACE will agree that the proposed Section 10 activity is authorized by NWP 3, NWP 14, or other appropriate NWP; therefore, this scope does not include preparation of a Section 404 or Section 10 Individual Permit application. If an Individual Permit application is required, a separate scope and cost estimate would be submitted for consideration.

- No work or new structures are anticipated in the Colorado River as part of this project.

- No compensatory mitigation for aquatic resource impacts is expected, so this scope does not include conditional/functional assessments or mitigation planning. If compensatory mitigation were needed, a separate scope and cost estimate would be submitted for consideration.

- This project assumes that the project will result in minimal ground disturbance and will have no effect on Houston toad, freshwater mussels, or other federally listed or proposed threatened or
endangered species; therefore, this scope and fee does not include presence-absence surveys for federally listed or proposed-listed species, preparation of a Biological Assessment, or consultation with the U.S. Fish and Wildlife Service under the Endangered Species Act. If it is determined that any of these tasks are required, a separate scope and cost estimate would be submitted for approval by the City.

- This project assumes that the project will result in minimal ground disturbance, and it is anticipated that no archeological surveys/testing or archeological mitigation will be required for the proposed project. If it is determined that these tasks are required, a separate scope and cost estimate would be submitted for consideration.

- Revisions to the project after notice to proceed may require additional time and materials and will be billed at an additional cost outside of this current scope of work. If project changes require additional time and materials, a separate scope and cost estimate would be submitted for consideration.

- Additional documentation services requested as a result of a change in environmental regulations or documentation standards from those in practice and acceptable at the time of approval of this agreement are not included.

**Task 8: Texas Historical Commission (THC) and Consulting Party Coordination**

HZ will contract with a Consultant to provide these services. The proposed project will be subject to Section 106 of the National Historic Preservation Act, due to the required USACE permit. The Consultant will coordinate the historic bridge rehabilitation plans with the THC’s Division of Architecture Division and potential consulting parties, such as the Bastrop County Historical Commission, Bastrop County Historical Society, the Historic Bridge Foundation (HBF), a national historic bridge advocacy group based in Austin, and Preservation Texas. Under Section 106, coordination with interested parties such as these entities will be required; however, it is anticipated that the majority of the review and consultation will occur with the THC.

It is anticipated that the THC will want to conduct a site visit at the bridge and/or request an in-person initial meeting to discuss the overall rehabilitation plan and historic considerations for work to be conducted. The Consultant will also determine, in consultation with the THC’s Division of Architecture, the cadence for their review through the project design process; it is anticipated there will be no more than four (4) meetings with the THC and consulting parties. At the conclusion of each meeting, the HZ will write a summary of decisions and recommendations discussed at each meeting. The Consultant will also complete the official coordination package of review materials for the THC review when final plans are ready, to document the completion of Section 106 of the National Historic Preservation Act coordination for the USACE permit.

**Task 9: Bathymetric Survey**

HZ will contract with a Consultant to perform a bathymetric survey of the Colorado River in the vicinity of and between the piers of the two (2) Old Iron Bridge. The survey data will be provided to HZ for our review and analysis of potential scour issues.
Task 10: Hazardous Material Mitigation

HZ will contract with a Consultant to review the previously prepared hazardous material (HAZ MAT) survey report provided by the City and prepare mitigation protocols for the removal and disposal of hazardous materials as necessary. Consultant will also provide two (2) on-site inspections during construction to observe the implementation of the mitigation plan by the Construction Contractor. Consultant will prepare a written report of their observations during their on-site inspections.

LIST OF DELIVERABLES:

List of project deliverables for the Basic Services is provided below. In parenthesis is the format by which these documents will be transmitted and as applicable the number of hard copies provided. All submittals shall also be uploaded on Bluebeam for City’s review and comments.

A. Condition Assessment Report (1 electronic PDF copy)
   • Final Comprehensive Condition Assessment Report
B. Load Rating Report (1 electronic PDF copy)
   • Final Load Rating Report
C. Preliminary Design (30% design) PS&E (1 hard copy and 1 electronic PDF copy)
   • Plans (11” x 17”)
D. Pre-Final Design (60% design) PS&E (3 hard copies and 1 electronic PDF copy)
   • Plans (11” x 17”)
   • Project Manual consisting of Front-End documents and Technical Specifications (8 ½” x 11”)
   • Opinion of Probable Construction Cost (8 ½” x 11”)
E. Final Design (90% design) PS&E (3 hard copies and 1 electronic PDF copy)
   • Plans (11” x 17”)
   • Project Manual (8 ½” x 11”)
   • Bid Schedule (8 ½” x 11”)
   • Bid Item Descriptions (8 ½” x 11”)
   • Opinion of Probable Construction Cost (8 ½” x 11”)
F. Final (100% bid ready) Bid Documents (1 electronic PDF copy)
   • Signed & sealed plans (11" x 17")
   • Project Manual (8 ½” x 11”)
   • Opinion of Probable Construction Cost (8 ½” x 11”)
G. Conformance Set (1 electronic PDF copy)
   • 2 sets of signed & sealed plans (11" x 17")
   • 1 set of signed & sealed plans (24" x 36")
   • 3 copies of the Project Manual (8 ½” x 11”)

ADDITIONAL SERVICES

Because the effort required for some items of work varies considerably from project to project, and because some items of work are sometimes provided separately by the City, these items of work are not included in the basic services fees and are charged separately. Additional Services, mutually agreed upon and authorized separately by the City in writing, shall be completed on a lump sum or an hourly basis in accordance with the attached Hourly Rate Sheet. Such additional services may include:
A. Hydraulic modeling is not required for design of bridge repairs. If preparation or revision of hydraulic modeling is required, it will be provided as an additional service.
B. Design of utility relocations is not anticipated or included in this proposal.
C. Construction Staking.
D. Public Meetings.
E. Preparation of Temporary and/or Permanent Construction Easement documents.
F. Geotechnical services are not anticipated to be needed and are not included in this proposal.
G. HZ will contract with a consultant to perform a bathymetric survey of the Colorado River vicinity the Old Iron Bridge piers to determine if scour needs to be addressed. Should scour need to be addressed, HZ will submit a proposal to the City for additional authorization associated with addressing the scour and coordinating with the US Army Corps of Engineers, US Coast Guard and other agencies for approvals and permits.
H. Correcting deficiencies found in as-built data provided by the City or by others.
I. Nondestructive Examinations and Testing
J. Trench Safety Design
K. Construction Materials Testing
L. Traffic Engineering Counts, Studies and Reports
M. Services not specifically identified in the Basic Services scope.

SERVICES PROVIDED BY THE CITY:

The City of Bastrop shall provide HZ the following items:

A. As-built plans of the referenced bridge and approach slabs
B. City utility plans in vicinity of referenced bridge if available
C. Right-of-Way maps for referenced bridge site if available
D. City of Bastrop standard front-end documents if available.
### TABLE 1: CONDITION ASSESSMENT/INVESTIGATION

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<td>B. Preliminary Design, Analysis &amp; Specifications</td>
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<td>C. Desktop BID for bid</td>
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<td>D. Bid Administration</td>
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<td>E. Progress/Release Letter of Recommendation</td>
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<td>G. Progress and Final Progress Certification Set of Construction Documents</td>
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<th>TASK 2 - LOAD PLANNING</th>
<th>TASK 3 - PS&amp;E</th>
<th>TASK 4 - BIODETRANSMISSION SERVICES</th>
<th>TASK 5 - CONSTRUCTION ADMINISTRATION</th>
<th>TASK 6 - HISTORIC BURIEK MIGRATION/REPLACEMENT</th>
<th>TASK 7 - USACE PERMITTING</th>
<th>TASK 8 - TEXAS HISTORICAL COMMISSION COORDINATION</th>
<th>TASK 9 - BATHMATIC SURVEY</th>
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**BUDGET SUMMARY**

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<td>Per board</td>
<td>$100.00</td>
<td>10</td>
<td>$1,000.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td><strong>$1,906.50</strong></td>
</tr>
<tr>
<td>Item</td>
<td>Unit</td>
<td>Unit Cost</td>
<td>Quantity</td>
<td>Total</td>
</tr>
<tr>
<td>----------------------</td>
<td>---------</td>
<td>-----------</td>
<td>----------</td>
<td>---------</td>
</tr>
<tr>
<td>Mileage</td>
<td>Per mile</td>
<td>$0.655</td>
<td>260</td>
<td>$170.30</td>
</tr>
<tr>
<td>Lead Air Samples</td>
<td>Per sample</td>
<td>$25.00</td>
<td>10</td>
<td>$250.00</td>
</tr>
<tr>
<td>Shipping Samples</td>
<td>Per Project</td>
<td>$150.00</td>
<td>1</td>
<td>$150.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td>$670.30</td>
</tr>
</tbody>
</table>
# Hourly Rate Sheet

## Engineering/Architecture

<table>
<thead>
<tr>
<th>Position</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Principal</td>
<td>$310.00</td>
</tr>
<tr>
<td>Design Principal</td>
<td>$310.00</td>
</tr>
<tr>
<td>Sr. Project Manager</td>
<td>$285.00</td>
</tr>
<tr>
<td>QA Manager</td>
<td>$250.00</td>
</tr>
<tr>
<td>Project Manager</td>
<td>$240.00</td>
</tr>
<tr>
<td>Sr. Civil Engineer</td>
<td>$250.00</td>
</tr>
<tr>
<td>Sr. Structural Engineer</td>
<td>$270.00</td>
</tr>
<tr>
<td>Sr. Mechanical Engineer</td>
<td>$250.00</td>
</tr>
<tr>
<td>Sr. Electrical Engineer</td>
<td>$250.00</td>
</tr>
<tr>
<td>Civil Engineer</td>
<td>$195.00</td>
</tr>
<tr>
<td>Structural Engineer</td>
<td>$195.00</td>
</tr>
<tr>
<td>Mechanical Engineer</td>
<td>$180.00</td>
</tr>
<tr>
<td>Electrical Engineer</td>
<td>$180.00</td>
</tr>
<tr>
<td>Plumbing Engineer</td>
<td>$180.00</td>
</tr>
<tr>
<td>Engineer Intern</td>
<td>$150.00</td>
</tr>
<tr>
<td>Sr. Architect</td>
<td>$250.00</td>
</tr>
<tr>
<td>Sr. NL Architectural Staff</td>
<td>$155.00</td>
</tr>
<tr>
<td>Architect</td>
<td>$165.00</td>
</tr>
<tr>
<td>Architect Intern 1</td>
<td>$105.00</td>
</tr>
<tr>
<td>Architect Intern 2</td>
<td>$125.00</td>
</tr>
<tr>
<td>Architect Intern 3</td>
<td>$155.00</td>
</tr>
<tr>
<td>NL Architectural Staff</td>
<td>$130.00</td>
</tr>
<tr>
<td>Sr. Landscape Architect</td>
<td>$195.00</td>
</tr>
<tr>
<td>Landscape Architect</td>
<td>$155.00</td>
</tr>
<tr>
<td>Landscape Architect Intern</td>
<td>$115.00</td>
</tr>
<tr>
<td>Sr. Planner</td>
<td>$300.00</td>
</tr>
<tr>
<td>Planner</td>
<td>$165.00</td>
</tr>
<tr>
<td>Planner Intern</td>
<td>$130.00</td>
</tr>
<tr>
<td>Sr. Designer</td>
<td>$175.00</td>
</tr>
<tr>
<td>Designer</td>
<td>$140.00</td>
</tr>
<tr>
<td>Sr. CADD Technician</td>
<td>$160.00</td>
</tr>
<tr>
<td>CADD Technician</td>
<td>$110.00</td>
</tr>
</tbody>
</table>

## Interior Design

<table>
<thead>
<tr>
<th>Position</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sr. Interior Designer</td>
<td>$160.00</td>
</tr>
<tr>
<td>Interior Designer</td>
<td>$125.00</td>
</tr>
<tr>
<td>Interior Designer Intern</td>
<td>$100.00</td>
</tr>
</tbody>
</table>

## Survey

<table>
<thead>
<tr>
<th>Position</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Survey Manager</td>
<td>$215.00</td>
</tr>
<tr>
<td>Sr. Project Surveyor</td>
<td>$200.00</td>
</tr>
<tr>
<td>Project Surveyor</td>
<td>$150.00</td>
</tr>
<tr>
<td>Sr. Survey Technician</td>
<td>$130.00</td>
</tr>
<tr>
<td>Survey Technician</td>
<td>$120.00</td>
</tr>
</tbody>
</table>

## Survey Crews

<table>
<thead>
<tr>
<th>Crew Size</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-Person Survey Crew</td>
<td>$120.00</td>
</tr>
<tr>
<td>2-Person Survey Crew</td>
<td>$180.00</td>
</tr>
<tr>
<td>3-Person Survey Crew</td>
<td>$210.00</td>
</tr>
</tbody>
</table>

## Construction

<table>
<thead>
<tr>
<th>Position</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sr. Construction Manager</td>
<td>$210.00</td>
</tr>
<tr>
<td>Construction Manager</td>
<td>$195.00</td>
</tr>
<tr>
<td>Resident Engineer</td>
<td>$185.00</td>
</tr>
<tr>
<td>Sr. Project Representative</td>
<td>$200.00</td>
</tr>
<tr>
<td>Resident Project Representative</td>
<td>$140.00</td>
</tr>
</tbody>
</table>

## Administrative

<table>
<thead>
<tr>
<th>Position</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sr. Project Support</td>
<td>$110.00</td>
</tr>
<tr>
<td>Project Support</td>
<td>$90.00</td>
</tr>
</tbody>
</table>

## Reimbursable Expenses

<table>
<thead>
<tr>
<th>Expense Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consultants</td>
<td>Cost + 10%</td>
</tr>
<tr>
<td>Other Direct Costs</td>
<td>Cost + 10%</td>
</tr>
<tr>
<td>Mileage</td>
<td>IRS Standard Business Mileage Rate</td>
</tr>
</tbody>
</table>
EXHIBIT A-3

House Bill 89 Verification

(See Attached)
House Bill 89 Verification Form

I, __________________________(printed person's name), the undersigned representative of (Company or Business name)Hultt-Zollars, Inc. (hereafter referred to as company) being an adult over the age of eighteen (18) years of age, after being duly sworn by the undersigned notary, do hereby depose and verify under oath that the company named-above, under the provisions of Subtitle F, Title 10, Government Code Chapter 2270:

1. Does not boycott Israel currently; and

2. Will not boycott Israel during the term of the contract.

Pursuant to Section 2270.001, Texas Government Code:

1. "Boycott Israel" means refusing to deal with, terminating business activities with, or otherwise taking any action that is intended to penalize, inflict economic harm on, or limit commercial relations specifically with Israel, or with a person or entity doing business in Israel or in an Israeli-controlled territory, but does not include an action made for ordinary business purposes; and

2. "Company" means a for-profit sole proprietorship, organization, association, corporation, partnership, joint venture, limited partnership, limited liability partnership, or any limited liability company, including a wholly owned subsidiary, majority-owned subsidiary, parent company or affiliate of those entities or business associations that exist to make a profit.

October 26, 2023

DATE

SIGNATURE OF COMPANY REPRESENTATIVE

ON THIS THE 26th day of OCTOBER, 2023, personally appeared

GREGORY R. WINE

, the above-named person, who after by me being duly sworn, did swear and confirm that the above is true and correct.

NOTARY SEAL

[Notary Stamp]
<table>
<thead>
<tr>
<th>ID</th>
<th>Task Name</th>
<th>Duration</th>
<th>Start</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Notice to Proceed and Project Kickoff Meeting</td>
<td>1 day</td>
<td>Mon 1/29/24</td>
</tr>
<tr>
<td>2</td>
<td>Task 1 - Condition Assessment</td>
<td>44 days</td>
<td>Tue 1/30/24</td>
</tr>
<tr>
<td>3</td>
<td>City Review of Condition Assessment Report</td>
<td>15 days</td>
<td>Mon 4/1/24</td>
</tr>
<tr>
<td>4</td>
<td>Task 2 - Load Rating</td>
<td>20 days</td>
<td>Mon 4/22/24</td>
</tr>
<tr>
<td>5</td>
<td>City Review of Load Rating Report</td>
<td>15 days</td>
<td>Mon 5/20/24</td>
</tr>
<tr>
<td>6</td>
<td>Task 3 - Plans, Specifications and Estimate (PS&amp;E)</td>
<td>205 days</td>
<td>Mon 6/10/24</td>
</tr>
<tr>
<td>7</td>
<td>Task 3.1 - Preliminary Design (30% Design)</td>
<td>40 days</td>
<td>Mon 6/10/24</td>
</tr>
<tr>
<td>8</td>
<td>City Review of 30% Design</td>
<td>15 days</td>
<td>Mon 8/5/24</td>
</tr>
<tr>
<td>9</td>
<td>Task 3.2 - Pre-Final Design (60% Design)</td>
<td>60 days</td>
<td>Mon 8/26/24</td>
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<tr>
<td>10</td>
<td>City Review of 60% Design</td>
<td>15 days</td>
<td>Mon 11/18/24</td>
</tr>
<tr>
<td>11</td>
<td>Task 3.3 - Final Design (90% Design)</td>
<td>40 days</td>
<td>Mon 12/9/24</td>
</tr>
<tr>
<td>12</td>
<td>City Review of 90% Design</td>
<td>15 days</td>
<td>Mon 2/3/25</td>
</tr>
<tr>
<td>13</td>
<td>Task 3.4 - Final Bid Documents (100% Bid Ready Documents)</td>
<td>20 days</td>
<td>Mon 2/24/25</td>
</tr>
<tr>
<td>14</td>
<td>Task 4 - Bid Phase Services</td>
<td>60 days</td>
<td>Mon 3/24/25</td>
</tr>
<tr>
<td>15</td>
<td>Task 5 - Construction Contract Administration</td>
<td>480 days</td>
<td>Mon 6/16/25</td>
</tr>
<tr>
<td>16</td>
<td>Task 6 - Historic Old Iron Bridge PS&amp;E Review and Coordination</td>
<td>60 days</td>
<td>Mon 11/18/24</td>
</tr>
<tr>
<td>17</td>
<td>Task 7 - US Army Corps of Engineers Permit</td>
<td>60 days</td>
<td>Mon 11/18/24</td>
</tr>
<tr>
<td>18</td>
<td>Task 8 - Texas Historical Commission and Consulting Party Coordination</td>
<td>60 days</td>
<td>Mon 4/22/24</td>
</tr>
<tr>
<td>19</td>
<td>Task 9 - Bathymetric Survey</td>
<td>30 days</td>
<td>Tue 1/30/24</td>
</tr>
<tr>
<td>20</td>
<td>Task 10 - Hazardous Materials Mitigation</td>
<td>287 days</td>
<td>Mon 8/5/24</td>
</tr>
<tr>
<td>21</td>
<td>Task 10.1 - Hazardous Materials Mitigation Protocols</td>
<td>10 days</td>
<td>Mon 8/5/24</td>
</tr>
<tr>
<td>22</td>
<td>Task 10.2 - Hazardous Materials Mitigation Construction Monitoring</td>
<td>2 days</td>
<td>Mon 9/8/25</td>
</tr>
</tbody>
</table>
EXHIBIT B-1
REQUIREMENTS FOR GENERAL SERVICES CONTRACT

The Contractor shall comply with each and every condition contained herein. The Contractor shall provide and maintain the minimum insurance coverage set forth below during the term of its agreement with the City, including any delay periods. If the Project is not finalized and the insurance expires, Contractor is obligated to extend the insurance coverage. Any Subcontractor(s) hired by the Contractor shall maintain insurance coverage equal to that required of the Contractor. It is the responsibility of the Contractor to assure compliance with this provision. The City of Bastrop accepts no responsibility arising from the conduct, or lack of conduct, of the Subcontractor.

INSTRUCTIONS FOR COMPLETION OF INSURANCE DOCUMENT

With reference to the foregoing insurance requirements, Contractor shall specifically endorse applicable insurance policies as follows:

A. The City of Bastrop shall be named as an additional insured with respect to General Liability and Automobile Liability on a separate endorsement.

B. A waiver of subrogation in favor of The City of Bastrop shall be contained in the Workers Compensation and all liability policies and must be provided on a separate endorsement.

C. All insurance policies shall be endorsed to the effect that The City of Bastrop will receive at least thirty (30) days' written notice prior to cancellation or non-renewal of the insurance.

D. All insurance policies, which name The City of Bastrop as an additional insured, must be endorsed to read as primary and non-contributory coverage regardless of the application of other insurance.

E. Chapter 1811 of the Texas Insurance Code, Senate Bill 425 82(R) of 2011, states that the above endorsements cannot be on the certificate of insurance. Separate endorsements must be provided for each of the above.

F. All insurance policies shall be endorsed to require the insurer to immediately notify The City of Bastrop of any material change in the insurance coverage.

G. All liability policies shall contain no cross-liability exclusions or insured versus insured restrictions.

H. Required limits may be satisfied by any combination of primary and umbrella liability insurances.

I. Contractor may maintain reasonable and customary deductibles, subject to approval by The City of Bastrop.

J. Insurance must be purchased from insurers having a minimum AmBest rating of B+.

K. All insurance must be written on forms filed with and approved by the Texas Department of Insurance. (ACORD 25 2016/03) Coverage must be written on an occurrence form.

L. Contractual Liability must be maintained covering the Contractors obligations contained in the contract. Certificates of Insurance shall be prepared and executed by the insurance company or its authorized agent and shall contain provisions representing and warranting all endorsements and insurance coverages according to requirements and instructions contained herein.

M. Upon request, Contractor shall furnish The City of Bastrop with certified copies of all insurance policies.

N. A valid certificate of insurance verifying each of the coverages required above shall be issued directly to the City of Bastrop within ten (10) business days after contract award and prior to starting any work by the successful contractor’s insurance agent of record or insurance company. Also, prior to the start of any work and at the same time that the Certificate of Insurance is issued and sent to the City of Bastrop, all required endorsements identified in sections A, B, C and D, above shall be sent to the City of Bastrop. The certificate of insurance and endorsements shall be sent to:

City of Bastrop
Engineering and Capital Project Management Department
1311 Chestnut Street
Bastrop, TX 78602

INSURANCE REQUIREMENTS

CITY OF BASTROP, GENERAL SERVICES CONTRACT/Page 11
Items marked “X” are required to be provided if award is made to your firm.

**Coverages Required & Limits (Figures Denote Minimums)**

**X** Workers’ Compensation  Statutory limits, State of TX.

**X** Employers’ Liability  $500,000 per employee per disease / $500,000 per employee per accident / $500,000 by disease aggregate

**X** Commercial General Liability:

<table>
<thead>
<tr>
<th></th>
<th>Very High/High Risk</th>
<th>Medium Risk</th>
<th>Low Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Each Occurrence</td>
<td>$1,000,000</td>
<td>$500,000</td>
<td>$300,000</td>
</tr>
<tr>
<td>Fire Damage</td>
<td>$300,000</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Personal &amp; ADV Injury</td>
<td>$1,000,000</td>
<td>$1,000,000</td>
<td>$600,000</td>
</tr>
<tr>
<td>General Aggregate</td>
<td>$2,000,000</td>
<td>$1,000,000</td>
<td>$600,000</td>
</tr>
<tr>
<td>Products/Compl Op</td>
<td>$2,000,000</td>
<td>$500,000</td>
<td>$300,000</td>
</tr>
<tr>
<td>XCU</td>
<td>$2,000,000</td>
<td>$500,000</td>
<td>$300,000</td>
</tr>
</tbody>
</table>

**X** Automobile Liability: (Owned, Non-Owned, Hired and Injury & Property coverage for all)

<table>
<thead>
<tr>
<th></th>
<th>Very High/ High Risk</th>
<th>Medium Risk</th>
<th>Low Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combined Single Limits</td>
<td>$1,000,000 Bodily</td>
<td>$500,000 Bodily</td>
<td>$300,000 Bodily</td>
</tr>
</tbody>
</table>

**Garage Liability for BI & PD**

- $1,000,000 each accident for Auto, $1,000,000 each accident Non-Auto
- $2,000,000 General Aggregate

**Garage Keepers Coverage (for Auto Body & Repair Shops)**

- $500,000 any one unit/any loss and $200,000 for contents

Umbrella each-occurrence with respect to primary Commercial General Liability, Automobile Liability, and Employers Liability policies at minimum limits as follows:

- Contract value less than $1,000,000: not required
- Contract value between $1,000,000 and $5,000,000: $4,000,000 is required
- Contract value between $5,000,000 and $10,000,000: $9,000,000 is required
- Contract value between $10,000,000 and $15,000,000: $15,000,000 is required
- Contract value above $15,000,000: $20,000,000 is required

Excess coverage over $10,000,000 can be provided on “following form” type to the underlying coverages to the extent of liability coverage as determined by the City.

**X** Professional Liability, including, but not limited to services for Accountant, Appraiser, Architecture, Consultant, Engineering, Insurance Broker, Legal, Medical, Surveying, construction/renovation contracts for engineers, architects, construction managers, including design/build Contractors.

- Minimum limits of $1,000,000 per claim/aggregate. This coverage must be maintained for at least two (2) years after the project is completed.

**Builder’s Risk (if project entails vertical construction, including but not limited to bridges and tunnels or as determined by the City of Bastrop)** Limit is 100% of insurable value, replacement cost basis

**Pollution Liability for property damage, bodily injury and clean up (if project entails possible contamination of air, soil or ground or as determined by the City of Bastrop)**

- $1,000,000 each occurrence
- $2,000,000 aggregate

**Other Insurance Required:**

NOTE: The nature/size of a contract/agreement may necessitate higher limits than shown above. These requirements are only meant as a guide, but in any event, should cover most situations. Check with Purchasing & Risk Management if you need assistance or need additional information.
CERTIFICATE OF LIABILITY INSURANCE

DATE [MM/DD/YYYY] 11/9/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFER NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Risk Strategies
12801 North Central Expwy. Suite 1725
Dallas, TX 75243

CONTACT
NAME: Joe Bryant
PHONE: (214) 323-4602
FAX: (214) 503-8899
EMAIL: RBryant@risk-strategies.com
ADDRESS: R3Certifrequest@risk-strategies.com

INSURER(S) AFFORDING COVERAGE
NAI #
INSURER A: AXIS Surplus Insurance Company 26620
INSURER B:
INSURER C:
INSURER D:
INSURER E:
INSURER F:

COVERAGES

CERTIFICATE NUMBER: 77138118

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

<table>
<thead>
<tr>
<th>INSURED</th>
<th>TYPE OF INSURANCE</th>
<th>AMOUNT INSURED</th>
<th>LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMERCIAL GENERAL LIABILITY</td>
<td>CLAIMS-MADE OCCUR</td>
<td>EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)</td>
<td></td>
</tr>
<tr>
<td>GENL AGGREGATE LIMIT APPLIES PER:</td>
<td>PROJECT LOC</td>
<td>MED EXP (Any one person) PERSONAL &amp; ADV INJURY</td>
<td></td>
</tr>
<tr>
<td>AUTO LIABILITY</td>
<td>COMPAGG</td>
<td>COMBINED SINGLE LIMIT (Ea accident) BODILY INJURY (Per person) SULLY INJURY (Per accident) PROPERTY DAMAGE (Per accident)</td>
<td></td>
</tr>
<tr>
<td>UMRELLA LIAB</td>
<td>OCCUR CLAIMS-MADE</td>
<td>EACH OCCURRENCE AGGREGATE</td>
<td></td>
</tr>
<tr>
<td>EXCESS LIAB</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WORKERS COMPENSATION AND EMPLOYEE LIABILITY</td>
<td>Y/N</td>
<td>E.L. EACH ACCIDENT E.L. DISEASE - E.A EMPLOYEE E.L. DISEASE - POLICY LIMIT</td>
<td></td>
</tr>
<tr>
<td>PROFESSIONAL LIABILITY</td>
<td>N/A</td>
<td>PER STATUTE OTHER</td>
<td></td>
</tr>
</tbody>
</table>

A Professional Liability
Pollution Liability

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

The claims made professional liability coverage is the total aggregate limit for all claims presented within the annual policy period and is subject to a deductible. Thirty (30) day notice of cancellation in favor of certificate holder on all policies.

A waiver of subrogation is shown in favor of the additional insured on professional liability as required by written contract.

Re: Standard Contract for General Services, Rehabilitation of the Old Iron Bridge Project.

CERTIFICATE HOLDER
City of Bastrop
Engineering and Capital Project Management Department
1311 Chestnut Street
Bastrop TX 78602

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE
Joe Bryant

© 1988-2015 ACORD CORPORATION. All rights reserved.
### COVERAGE

This Certificate is Issued as a Matter of Information Only and confers no rights upon the Certificate Holder. This Certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by the Policies below. This Certificate of Insurance does not constitute a contract between the issuing insurer(s), authorized representative or producer, and the Certificate Holder.

**Important:** If the certificate holder is an Additional Insured, the policy(ies) must have Additional Insured provisions or be endorsed. If Subrogation is Waived, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

**Producer:**
Marsh & McLennan Agency LLC
8144 Walnut Hill Lane, 16th Floor
Dallas TX 75231

**Insured:**
Huitz-Zollars, Inc.
5430 LBJ Freeway, Suite 1500
Dallas TX 75240

**Certificate Number:** 1430597737

### REVISION NUMBER:

This is to certify that the Policies of Insurance listed below have been issued to the Insured named above for the Policy Period indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this Certificate may be issued or may prevail, the Insurance afforded by the Policies described herein is subject to all the Terms, Exclusions and Conditions of such Policies. Limits shown may have been reduced by paid claims.

<table>
<thead>
<tr>
<th>N#</th>
<th>LTL TYPE OF INSURANCE</th>
<th>EXCESS LIMITS</th>
<th>POLICY NUMBER</th>
<th>POLICY EXP (MM/DD/YYYY)</th>
<th>LIMITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Commercial General Liability</td>
<td>$0</td>
<td>46U1NOI.5275</td>
<td>9/1/2023</td>
<td>EACH OCCURRENCE: $1,000,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>9/1/2024</td>
<td>DAMAGE TO RENTED PREMISES (Ex. occurrence): $300,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>MED EXP (Any one person): $10,000</td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>PERSONAL &amp; ADV INJURY: $1,000,000</td>
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<td></td>
<td></td>
<td></td>
<td>GENERAL AGGREGATE: $2,000,000</td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
<td>PRODUCTS - COMMODITY AGG: $2,000,000</td>
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<tr>
<td>A</td>
<td>Automobile Liability</td>
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<td>46UENOI.5276</td>
<td>9/1/2023</td>
<td>COMBINED SINGLE LIMIT (Each accident): $1,000,000</td>
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<tr>
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<td></td>
<td>9/1/2024</td>
<td>BODILY INJURY (Per person): $</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>BODILY INJURY (Per accident): $</td>
</tr>
<tr>
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<td></td>
<td></td>
<td></td>
<td>PROPERTY DAMAGE (Per accident): $</td>
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<tr>
<td>A</td>
<td>Umbrella Liability</td>
<td></td>
<td>46XHULN5274</td>
<td>9/1/2023</td>
<td>EACH OCCURRENCE: $10,000,000</td>
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<td></td>
<td></td>
<td>9/1/2024</td>
<td>AGGREGATE: $10,000,000</td>
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<td>C</td>
<td>Workers’ Compensation</td>
<td></td>
<td>46WEOLE61HG</td>
<td>9/1/2023</td>
<td>E.L. EACH ACCIDENT: $1,000,000</td>
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<tr>
<td></td>
<td>and Employers’ Liability</td>
<td></td>
<td></td>
<td>9/1/2024</td>
<td>E.L. DISEASE - EA EMPLOYEE: $1,000,000</td>
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<tr>
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<td></td>
<td></td>
<td>E.L. DISEASE - POLICY LIMIT: $1,000,000</td>
</tr>
<tr>
<td>A</td>
<td>Hired GOV Physical Dam: $100,000</td>
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<td>46UENOL5276</td>
<td>9/1/2023</td>
<td>Ded $1,000/1,000 Limit: $1,000,000</td>
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<tr>
<td></td>
<td>Employee Theft</td>
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<td>82241508</td>
<td>9/1/2023</td>
<td>Hired FD Comp/Colg</td>
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<td></td>
<td>Valuable Papers</td>
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<td>46UENOL5276</td>
<td>9/1/2024</td>
<td>Excl in BIP Limit</td>
</tr>
</tbody>
</table>

**Description of Operations/Locations/Vehicles (ACORD 101, Additional Remarks Schedule, may be attached if more space is required):**

Additional Insured form #HG0001 edition 09/16 applies to the General Liability policy.

Waiver of subrogation form #HG0021 edition 09/16 applies to the General Liability policy.

Primary & Non-Contributory General Liability form #HG001 edition 09/16.

Additional Insured form #HA9916 edition 12/21 applies to the Automobile Liability policy.

Waiver of subrogation form #HA9916 edition 12/21 applies to the Automobile Liability policy.


See Attached...

### CERTIFICATE HOLDER

City of Bastrop
Engineering and Capital Project
Management Department
1311 Chestnut Street
Bastrop TX 78602

### CANCELLATION

Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.

Authorized Representative

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ADDITIONAL REMARKS SCHEDULE

AGENCY
Marsh & McLennan Agency LLC

NAMED INSURED
Huitz-Zollars, Inc.
5430 LBJ Freeway, Suite 1600
Dallas TX 75240

POLICY NUMBER

CARRIER

NAIC CODE

EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,

FORM NUMBER: 25

FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE

Waiver of subrogation form #WC00 edition 03/13 and #WC04 edition 03/06 and #WC4724304B applies to the Workers Compensation policy.

Additional insured form #XL0003 edition 09/16 applies to the Umbrella policy.
Waiver of Subrogation form #XL0003 edition 09/16 applies to the Umbrella policy.
Umbrella is follow form pursuant to form #XL0003 edition 09/16

Notice of Cancellation form #IH037 edition 06/11 applies to the General Liability policy.
Notice of Cancellation form #WC9 edition 03/94 and #WC905531 applies to the Workers Compensation policy.
Notice of Cancellation form #IH037 edition 06/11 applies to the Umbrella Liability policy.
Notice of Cancellation form #IH037 edition 06/11 applies to the Auto Liability policy.

The General Liability policy contains language that provides additional insured status to the certificate holder only when there is a written contract between the named insured and the certificate holder that requires such status.

The General Liability policy contains an endorsement with “Primary and NonContributory” wording that may apply only when there is a written contract between the named insured and the certificate holder that requires such wording.

The General Liability policy contains a blanket waiver of subrogation endorsement that may apply only when there is a written contract between the named insured and the certificate holder that requires such wording.

The Automobile Liability policy contains language that provides additional insured status to the certificate holder only when there is a written contract between the named insured and the certificate holder that requires such status.

The Automobile Liability policy contains language that provides additional insured status to the certificate holder only when there is a written contract between the named insured and the certificate holder that requires such status.

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The Automobile Liability policy contains language that provides additional insured status to the certificate holder only when there is a written contract between the named insured and the certificate holder that requires such status.

The Umbrella policy includes additional insured endorsement to the certificate holder only when there is a written contract between the named insured and the certificate holder that requires such status.

The Umbrella policy includes additional insured endorsement to the certificate holder only when there is a written contract between the named insured and the certificate holder that requires such status.

The Worker’s Compensation policy includes a waiver of subrogation endorsement that may apply only when there is a written contract between the named insured and the certificate holder that requires such status.

The General Liability, Auto Liability, Worker’s Compensation and Umbrella Liability policies include a blanket notice of cancellation to the certificate holder endorsement, providing for (30) days’ advance written notice if the policy is canceled by the company, or 10 days’ written notice before the policy is canceled for nonpayment of premium. Notice is sent to certificate holders with mailing addresses on file with the agent or the company. The endorsement does not provide for notice of cancellation to the certificate holder if the named insured requests cancellation.

RE: Standard Contract for General Services - Rehabilitation of the Old Iron Bridge Project.

Certificate Holder Includes: The City of Bastrop, its officers, agents, volunteers and employees.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

AMENDMENT OF THE DECLARATIONS -
ADDITIONAL PERSONS OR ORGANIZATIONS
DESIGNATED AS NAMED INSUREDS

HUITT-ZOLLARS INC
DFW CONSTRUCTION MANAGEMENT PARTNERS A TEXAS JOINT VENTURE
COON ENGINEERING INC
MORRIS ARCHITECTS INC
HUITT-ZOLLARS/THOMPSON ENGINEERING
CUNNINGHAM & MORRIS A JOINT VENTURE
HOSKIN-RYAN CONSULTANTS INC
HZJV A JOINT VENTURE
GAVAN & BARKER, INC.

THIS ENDORSEMENT DOES NOT CHANGE THE POLICY EXCEPT AS SHOWN.
AMENDMENT OF THE DECLARATIONS - ADDITIONAL PERSONS OR ORGANIZATIONS DESIGNATED AS NAMED INSUREDS

The following person(s) or organization(s) are added to the Declarations as Named Insureds:

HUITT ZOLLARS INC
HUITT-ZOLLARS INC
DFW CONSTRUCTION MANAGEMENT PARTNERS A TEXAS JOINT VENTURE
COON ENGINEERING INC
MORRIS ARCHITECTS INC
HUITT-ZOLLARS/THOMPSON ENGINEERING
CUNNINGHAM & MORRIS A JOINT VENTURE
HOSKIN-RYAN CONSULTANTS INC
H2JV A JOINT VENTURE
GAVAN & BARKER, INC.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF THE DECLARATIONS - ADDITIONAL PERSONS OR ORGANIZATIONS DESIGNATED AS NAMED INSUREDS

The following person(s) or organization(s) are added to the Declarations as Named Insureds:

HUITT ZOLLARS INC
HUITT-ZOLLARS INC
DFW CONSTRUCTION MANAGEMENT PARTNERS A TEXAS JOINT VENTURE
COON ENGINEERING INC
MORRIS ARCHITECTS INC
HUITT-ZOLLARS/THOMPSON ENGINEERING
CUNNINGHAM + MORRIS A JOINT VENTURE
HOSKIN-RYAN CONSULTANTS INC
HZJV A JOINT VENTURE
GAVAN & BARKER, INC
EXTENSION OF THE INFORMATION PAGE - ITEM 1 - NAMED INSURED

Policy Number: 46 WE OL6H1G
Effective Date: 09/01/2023
Named Insured and Address: HUITT ZOLLARS, INC.
5430 Lyndon B Johnson Fwy, Suite 1500
Dallas TX 75240

Item 1 of the Information Page is completed to include as named insured:

Named Insured: Huitl-Zollars/Thompson Engineering
State ID: Not Applicable
FEIN: 26-2118777

DBA Name
Not Applicable

Named Insured: Hoskin-Ryan Consultants, Inc.
State ID: Not Applicable
FEIN: 86-0912779

DBA Name
Not Applicable

Named Insured: HUITT ZOLLARS, INC.
State ID: ME:JAN-0779175000
FEIN: 75-1500178

DBA Name
Not Applicable

Named Insured: Gavan & Barker, Inc.
State ID: Not Applicable
FEIN: 20-5063330

DBA Name
Not Applicable

Named Insured: HZJV, A Joint Venture
State ID: Not Applicable
Form WC 99 03 65 Printed in U.S.A.
Process Date:

Policy Expiration Date: 09/01/24
FEIN: 20-4087807

DBA Name
Not Applicable

Named Insured: Cunningham + Morris, A Joint Venture
State ID: Not Applicable
FEIN: 47-5015554

DBA Name
Not Applicable

Named Insured: MORRIS ARCHITECTS, INC.
State ID: Not Applicable
FEIN: 76-0199271

DBA Name
Not Applicable

Named Insured: DFW CONSTRUCTION MANAGEMENT PARTNERS, A TEXAS JOINT VENTURE
State ID: Not Applicable
FEIN: 45-3111369

DBA Name
Not Applicable

Named Insured: COON ENGINEERING, INC.
State ID: Not Applicable
FEIN: 73-1225110

DBA Name
Not Applicable
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DESIGNATED CONSTRUCTION PROJECT(S)
GENERAL AGGREGATE LIMIT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

<table>
<thead>
<tr>
<th>Designated Construction Project(s):</th>
</tr>
</thead>
<tbody>
<tr>
<td>EACH CONSTRUCTION PROJECT, INDIVIDUALLY AND SEPARATELY, OF THE NAMED INSURED AS REQUIRED BY WRITTEN CONTRACT OR AGREEMENT.</td>
</tr>
</tbody>
</table>

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

A. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under Section I – Coverage A, and for all medical expenses caused by accidents under Section I – Coverage C, which can be attributed only to ongoing operations at a single designated construction project shown in the Schedule above:

1. A separate Designated Construction Project General Aggregate Limit applies to each designated construction project, and that limit is equal to the amount of the General Aggregate Limit shown in the Declarations.

2. The Designated Construction Project General Aggregate Limit is the most we will pay for the sum of all damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard", and for medical expenses under Coverage C regardless of the number of:
   a. Insureds;
   b. Claims made or "suits" brought; or
   c. Persons or organizations making claims or bringing "suits".

3. Any payments made under Coverage A for damages or under Coverage C for medical expenses shall reduce the Designated Construction Project General Aggregate Limit for that designated construction project. Such payments shall not reduce the General Aggregate Limit shown in the Declarations nor shall they reduce any other Designated Construction Project General Aggregate Limit for any other designated construction project shown in the Schedule above.

4. The limits shown in the Declarations for Each Occurrence, Damage To Premises Rented To You and Medical Expense continue to apply. However, instead of being subject to the General Aggregate Limit shown in the Declarations, such limits will be subject to the applicable Designated Construction Project General Aggregate Limit.
B. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under Section I – Coverage A, and for all medical expenses caused by accidents under Section I – Coverage C, which cannot be attributed only to ongoing operations at a single designated construction project shown in the Schedule above:

1. Any payments made under Coverage A for damages or under Coverage C for medical expenses shall reduce the amount available under the General Aggregate Limit or the Products-completed Operations Aggregate Limit, whichever is applicable; and

2. Such payments shall not reduce any Designated Construction Project General Aggregate Limit.

C. When coverage for liability arising out of the "products-completed operations hazard" is provided, any payments for damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard" will reduce the Products-completed Operations Aggregate Limit, and not reduce the General Aggregate Limit nor the Designated Construction Project General Aggregate Limit.

D. If the applicable designated construction project has been abandoned, delayed, or abandoned and then restarted, or if the authorized contracting parties deviate from plans, blueprints, designs, specifications or timetables, the project will still be deemed to be the same construction project.

E. The provisions of Section III – Limits Of Insurance not otherwise modified by this endorsement shall continue to apply as stipulated.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NOTICE OF CANCELLATION TO CERTIFICATE HOLDER(S)

This policy is subject to the following additional Conditions:

A. If this policy is cancelled by the Company, other than for nonpayment of premium, notice of such cancellation will be provided at least thirty (30) days in advance of the cancellation effective date to the certificate holder(s) with mailing addresses on file with the agent of record or the Company.

B. If this policy is cancelled by the Company for nonpayment of premium, or by the insured, notice of such cancellation will be provided within (10) days of the cancellation effective date to the certificate holder(s) with mailing addresses on file with the agent of record or the Company.

If notice is mailed, proof of mailing to the last known mailing address of the certificate holder(s) on file with the agent of record or the Company will be sufficient proof of notice.

Any notification rights provided by this endorsement apply only to active certificate holder(s) who were issued a certificate of insurance applicable to this policy's term.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT - DEFINITION OF INSURED CONTRACT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Designation of Contracts:

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

With respect to any contract shown in the Schedule, the first subparagraph of Paragraph f. of the definition of "insured contract" in the Definitions Section is replaced by the following:

f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.
COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the stock insurance company member of The Hartford providing this insurance.

The word "insured" means any person or organization qualifying as such under Section II – Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V – Definitions.

SECTION I – COVERAGES

COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

(1) The amount we will pay for damages is limited as described in Section III – Limits Of Insurance; and

(2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

b. This insurance applies to "bodily injury" and "property damage" only if:

(1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory";

(2) The "bodily injury" or "property damage" occurs during the policy period; and

(3) Prior to the policy period, no insured listed under Paragraph 1. of Section II – Who Is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known prior to the policy period.

c. "Bodily injury" or "property damage" will be deemed to have been known to have occurred at the earliest time when any insured listed under Paragraph 1. of Section II – Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim:

(1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;

(2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage"; or

(3) Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.

d. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

e. Incidental Medical Malpractice And Good Samaritan Coverage

"Bodily injury" arising out of the rendering of or failure to render the following health care services by any "employee" or "volunteer worker" shall be deemed to be caused by an "occurrence" for:

HG 00 01 09 16

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Named Insured: Huitt-Zollars, Inc.

(1) Professional health care services such as:
   (a) Medical, surgical, dental, laboratory, x-ray or nursing services or treatment, advice or instruction, or the related furnishing of food or beverages;
   (b) Any health or therapeutic service, treatment, advice or instruction; or
   (c) The furnishing or dispensing of drugs or medical, dental, or surgical supplies or appliances; or

(2) First aid services, which include:
   (a) Cardiopulmonary resuscitation, whether performed manually or with a defibrillator; or
   (b) Services performed as a Good Samaritan.

For the purpose of determining the limits of insurance, any act or omission together with all related acts or omissions in the furnishing of these services to any one person will be considered one "occurrence".

However, this Incidental Medical Malpractice And Good Samaritan Coverage provision applies only if you are not engaged in the business or occupation of providing any of the services described in this provision.

2. Exclusions

This insurance does not apply to:

a. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

(1) That the insured would have in the absence of the contract or agreement; or

(2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage", provided:

(a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract"; and

(b) Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

(1) Causing or contributing to the intoxication of any person;

(2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or

(3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in:

(a) The supervision, hiring, employment, training or monitoring of others by that insured; or

(b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the "occurrence" which caused the "bodily injury" or "property damage", involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

d. Workers' Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

(1) An "employee" of the insured arising out of and in the course of:
Named Insured: Huitt-Zollars, Inc.

(a) Employment by the insured; or

(b) Performing duties related to the conduct of the insured's business; or

(2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies:

(1) Whether the insured may be liable as an employer or in any other capacity; and

(2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

f. Pollution

(1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

(a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured. However, this subparagraph does not apply to:

(i) "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;

(ii) "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional insured with respect to your ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or

(iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";

(b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;

(c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:

(i) Any insured; or

(ii) Any person or organization for whom you may be legally responsible;

(d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this subparagraph does not apply to:

(i) "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;

(ii) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or

(iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";

(e) At or from any premises, site or location on which any insured or any contractors or subcontractors working
directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".

(2) Any loss, cost or expense arising out of any:
   (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
   (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

g. Aircraft, Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to:

(1) A watercraft while ashore on premises you own or rent;
(2) A watercraft you do not own that is:
   (a) Less than 51 feet long; and
   (b) Not being used to carry persons for a charge;
(3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
(4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft;
(5) "Bodily injury" or "property damage" arising out of:
   (a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or
   (b) The operation of any of the machinery or equipment listed in Paragraph f.(2) or f.(3) of the definition of "mobile equipment";
(6) An aircraft that is not owned by any insured and is hired, chartered or loaned with a paid crew. However, this exception does not apply if the insured has any other insurance for such "bodily injury" or "property damage", whether the other insurance is primary, excess, contingent or on any other basis.

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

(1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
(2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunt activity.

i. War

"Bodily injury" or "property damage", however caused, arising, directly or indirectly, out of:

(1) War, including undeclared or civil war;
(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

j. Damage To Property

"Property damage" to:
(1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another’s property;

(2) Premises you sell, give away or abandon, if the “property damage” arises out of any part of those premises;

(3) Property loaned to you;

(4) Personal property in the care, custody or control of the insured;

(5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the “property damage” arises out of those operations; or

(6) That particular part of any property that must be restored, repaired or replaced because “your work” was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to “property damage” (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – Limits Of Insurance.

Paragraph (2) of this exclusion does not apply if the premises are “your work” and were never occupied, rented or held for rental by you.

Paragraphs (3) and (4) of this exclusion do not apply to “property damage” arising from the use of elevators.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraphs (3) and (4) of this exclusion do not apply to “property damage” to borrowed equipment while not being used to perform operations at the job site.

Paragraph (6) of this exclusion does not apply to “property damage” included in the “products-completed operations hazard”.

k. Damage To Your Product

“Property damage” to “your product” arising out of it or any part of it.

l. Damage To Your Work

“Property damage” to “your work” arising out of it or any part of it and included in the “products-completed operations hazard”.

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage To Impaired Property Or Property Not Physically Injured

“Property damage” to “impaired property” or property that has not been physically injured, arising out of:

(1) A defect, deficiency, inadequacy or dangerous condition in “your product” or “your work”;

(2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to “your product” or “your work” after it has been put to its intended use.

n. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

(1) “Your product”;

(2) “Your work”;

(3) “Impaired property”;

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

o. Personal And Advertising Injury

“Bodily injury” arising out of “personal and advertising injury”.

p. Access or Disclosure Of Confidential Or Personal Information And Data-related Liability

Damages arising out of:

(1) Any access to or disclosure of any person’s or organization’s confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or

(2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses,
public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

q. Employment-Related Practices

"Bodily injury" to:

(1) A person arising out of any "employment-related practices"; or

(2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" to that person at whom any "employment-related practices" are directed.

This exclusion applies:

(1) Whether the injury-causing event described in the definition of "employment-related practices" occurs before employment, during employment or after employment of that person;

(2) Whether the insured may be liable as an employer or in any other capacity; and

(3) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

r. Asbestos

(1) "Bodily injury" or "property damage" arising out of the "asbestos hazard".

(2) Any damages, judgments, settlements, loss, costs or expenses that:

(a) May be awarded or incurred by reason of any claim or suit alleging actual or threatened injury or damage of any nature or kind to persons or property which would not have occurred in whole or in part but for the "asbestos hazard";

(b) Arise out of any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, encapsulate, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of an "asbestos hazard"; or

(c) Arise out of any claim or suit for damages because of testing for, monitoring, cleaning up, removing, encapsulating, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of an "asbestos hazard".

s. Recording And Distribution Of Material Or Information In Violation Of Law

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

(1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;

(2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;

(3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA); or

(4) Any federal, state or local statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Damage To Premises Rented To You – Exception For Damage By Fire, Lightning Or Explosion

Exclusions c. through h. and j. through n. do not apply to damage by fire, lightning or explosion to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section III – Limits Of Insurance.

COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal and advertising injury" to which this insurance does not apply. We may, at our
Named Insured: Huitz-Zollars, Inc.

discretion, investigate any offense and settle any claim or "suit" that may result. But:

(1) The amount we will pay for damages is limited as described in Section III – Limits Of Insurance; and

(2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

b. This insurance applies to "personal and advertising injury" caused by an offense arising out of your business but only if the offense was committed in the "coverage territory" during the policy period.

2. Exclusions

This insurance does not apply to:

a. Knowing Violation Of Rights Of Another

"Personal and advertising injury" arising out of an offense committed by, at the direction or with the consent or acquiescence of the insured with the expectation of inflicting "personal and advertising injury".

b. Material Published With Knowledge Of Falsity

"Personal and advertising injury" arising out of oral, written or electronic publication, in any manner, of material, if done by or at the direction of the insured with knowledge of its falsity.

c. Material Published Prior To Policy Period

"Personal and advertising injury" arising out of oral, written or electronic publication, in any manner, of material whose first publication took place before the beginning of the policy period.

d. Criminal Acts

"Personal and advertising injury" arising out of a criminal act committed by or at the direction of the insured.

e. Contractual Liability

"Personal and advertising injury" for which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

f. Breach Of Contract

"Personal and advertising injury" arising out of a breach of contract, except an implied contract to use another's "advertising idea" in your "advertisement".

g. Quality Or Performance Of Goods – Failure To Conform To Statements

"Personal and advertising injury" arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement".

h. Wrong Description Of Prices

"Personal and advertising injury" arising out of the wrong description of the price of goods, products or services.

i. Infringement Of Intellectual Property Rights

(1) "Personal and advertising injury" arising out of any actual or alleged infringement or violation of any intellectual property rights such as copyright, patent, trademark, trade name, trade secret, trade dress, service mark or other designation of origin or authenticity; or

(2) Any injury or damage alleged in any claim or "suit" that also alleges an infringement or violation of any intellectual property right, whether such allegation of infringement or violation is made by you or by any other party involved in the claim or "suit", regardless of whether this insurance would otherwise apply.

However, this exclusion does not apply if the only allegation in the claim or "suit" involving any intellectual property right is limited to:

(1) Infringement, in your "advertisement", of:

(a) Copyright;

(b) Slogan; or

(c) Title of any literary or artistic work; or

(2) Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement".

j. Insureds In Media And Internet Type Businesses

"Personal and advertising injury" committed by an insured whose business is:

(1) Advertising, broadcasting, publishing or telecasting;

(2) Designing or determining content of web sites for others; or

(3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs a., b. and c. of the definition of "personal and advertising injury" under the Definitions Section.
For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. Electronic Chatrooms Or Bulletin Boards
"Personal and advertising injury" arising out of an electronic chatroom or bulletin board the insured hosts, owns, or over which the insured exercises control.

l. Unauthorized Use Of Another's Name Or Product
"Personal and advertising injury" arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metadata, or any other similar tactics to mislead another's potential customers.

m. Pollution
"Personal and advertising injury" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.

n. Pollution-Related
Any loss, cost or expense arising out of any:
(1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
(2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

o. War
"Personal and advertising injury", however caused, arising, directly or indirectly, out of:
(1) War, including undeclared or civil war;
(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
(3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

p. Internet Advertisements And Content Of Others
"Personal and advertising injury" arising out of:
(1) An "advertisement" for others on your web site;
(2) Placing a link to a web site of others on your web site;
(3) Content, including information, sounds, text, graphics, or images from a web site of others displayed within a frame or border on your web site; or
(4) Computer code, software or programming used to enable:
   (a) Your web site; or
   (b) The presentation or functionality of an "advertisement" or other content on your web site.

q. Right Of Privacy Created By Statute
"Personal and advertising injury" arising out of the violation of a person's right of privacy created by any state or federal act.
However, this exclusion does not apply to liability for damages that the insured would have in the absence of such state or federal act.

r. Violation Of Anti-Trust law
"Personal and advertising injury" arising out of a violation of any anti-trust law.

s. Securities
"Personal and advertising injury" arising out of the fluctuation in price or value of any stocks, bonds or other securities.

t. Recording And Distribution Of Material Or Information In Violation Of Law
"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:
(1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
(2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
(3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA); or
(4) Any federal, state or local statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.
u. Employment-Related Practices

"Personal and advertising injury" to:

(1) A person arising out of any "employment-related practices"; or

(2) The spouse, child, parent, brother or sister of that person as a consequence of "personal and advertising injury" to that person at whom any "employment-related practices" are directed.

This exclusion applies:

(1) Whether the injury-causing event described in the definition of "employment-related practices" occurs before employment, during employment or after employment of that person;

(2) Whether the insured may be liable as an employer or in any other capacity; and

(3) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

v. Asbestos

(1) "Personal and advertising injury" arising out of the "asbestos hazard".

(2) Any damages, judgments, settlements, loss, costs or expenses that:

(a) May be awarded or incurred by reason of any claim or suit alleging actual or threatened injury or damage of any nature or kind to persons or property which would not have occurred in whole or in part but for the "asbestos hazard";

(b) Arise out of any request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, encapsulate, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of an "asbestos hazard"; or

(c) Arise out of any claim or suit for damages because of testing for, monitoring, cleaning up, removing, encapsulating, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of an "asbestos hazard".

w. Access Or Disclosure Of Confidential Or Personal Information

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

COVERAGE C MEDICAL PAYMENTS

1. Insuring Agreement

a. We will pay medical expenses as described below for "bodily injury" caused by an accident:

(1) On premises you own or rent;

(2) On ways next to premises you own or rent; or

(3) Because of your operations, provided that:

(1) The accident takes place in the "coverage territory" and during the policy period;

(2) The expenses are incurred and reported to us within three years of the date of the accident; and

(3) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:

(1) First aid administered at the time of an accident;

(2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and

(3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for "bodily injury":

a. Any Insured

To any insured, except "volunteer workers".

b. Hired Person

To a person hired to do work for or on behalf of any insured or a tenant of any insured.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers Compensation And Similar Laws

To a person, whether or not an "employee" of
any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

e. Athletics Activities
To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

f. Products-Completed Operations Hazard
Included within the "products-completed operations hazard".

g. Coverage A Exclusions
Excluded under Coverage A.

SUPPLEMENTARY PAYMENTS – COVERAGE A AND B

1. We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

a. All expenses we incur.

b. Up to $1,000 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.

c. The cost of appeal bonds or bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.

d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to $500 a day because of time off from work.

e. All court costs taxed against the insured in the "suit". However, such costs do not include attorneys' fees, attorneys' expenses, witness or expert fees, or any other expenses of a party taxed to the insured.

f. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.

g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

2. If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:

a. The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";

b. This insurance applies to such liability assumed by the insured;

c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same "insured contract";

d. The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee;

e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and

f. The indemnitee:

1) Agrees in writing to:

(a) Cooperate with us in the investigation, settlement or defense of the "suit";

(b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";

(c) Notify any other insurer whose coverage is available to the indemnitee; and

(d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and

2) Provides us with written authorization to:

(a) Obtain records and other information related to the "suit"; and

(b) Conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph 2.b.(2) of Section I – Coverage A – Bodily Injury And Property Damage Liability, such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.
Our obligation to defend an insured's indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when:

a. We have used up the applicable limit of insurance in the payment of judgments or settlements; or

b. The conditions set forth above, or the terms of the agreement described in Paragraph f. above, are no longer met.

SECTION II – WHO IS AN INSURED

1. If you are designated in the Declarations as:

a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.

b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.

c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.

d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.

e. A trust, you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.

2. Each of the following is also an insured:

a. Employees And Volunteer Workers

Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.

However, none of these "employees" or "volunteer workers" are insureds for:

(1) "Bodily injury" or "personal and advertising injury":

(a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;

(b) To the spouse, child, parent, brother or sister of that co-"employee" or that "volunteer worker" as a consequence of Paragraph (1)(a) above;

(c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs (1)(a) or (1)(b) above; or

(d) Arising out of his or her providing or failing to provide professional health care services.

If you are not in the business of providing professional health care services:

(a) Subparagraphs (1)(a), (1)(b) and (1)(c) above do not apply to any "employee" or "volunteer worker" providing first aid services; and

(b) Subparagraph (1)(d) above does not apply to any nurse, emergency medical technician or paramedic employed by you to provide such services.

(2) "Property damage" to property:

(a) Owned, occupied or used by,

(b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by you, any of your "employees", "volunteer workers", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

b. Real Estate Manager

Any person (other than your "employee" or "volunteer worker"), or any organization while acting as your real estate manager.

c. Temporary Custodians Of Your Property

Any person or organization having proper temporary custody of your property if you die, but only:

(1) With respect to liability arising out of the maintenance or use of that property; and

(2) Until your legal representative has been appointed.

d. Legal Representative If You Die

Your legal representative if you die, but only
with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.

e. Unnamed Subsidiary

Any subsidiary, and subsidiary thereof, of yours which is a legally incorporated entity of which you own a financial interest of more than 50% of the voting stock on the effective date of the Coverage Part.

The insurance afforded herein for any subsidiary not named in this Coverage Part as a named insured does not apply to injury or damage with respect to which such insured is also a named insured under another policy or would be a named insured under such policy but for its termination or the exhaustion of its limits of insurance.

3. Newly Acquired Or Formed Organization

Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain financial interest of more than 50% of the voting stock, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

a. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier;

b. Coverage A does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and

c. Coverage B does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

4. Nonowned Watercraft

With respect to watercraft you do not own that is less than 51 feet long and is not being used to carry persons for a charge, any person is an insured while operating such watercraft with your permission. Any other person or organization responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the watercraft, and only if no other insurance of any kind is available to that person or organization for this liability.

However, no person or organization is an insured with respect to:

a. "Bodily injury" to a co-"employee" of the person operating the watercraft; or

b. "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.

5. Additional Insureds When Required By Written Contract, Written Agreement Or Permit

The following person(s) or organization(s) are an additional insured when you have agreed, in a written contract, written agreement or because of a permit issued by a state or political subdivision, that such person or organization be added as an additional insured on your policy, provided the injury or damage occurs subsequent to the execution of the contract or agreement.

A person or organization is an additional insured under this provision only for that period of time required by the contract or agreement.

However, no such person or organization is an insured under this provision if such person or organization is included as an insured by an endorsement issued by us and made a part of this Coverage Part.

a. Vendors

Any person(s) or organization(s) (referred to below as vendor), but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business and only if this Coverage Part provides coverage for "bodily injury" or "property damage" included within the "products-completed operations hazard".

(1) The insurance afforded the vendor is subject to the following additional exclusions:

This insurance does not apply to:

(a) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;

(b) Any express warranty unauthorized by you;

(c) Any physical or chemical change in the product made intentionally by the vendor;

(d) Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;

(e) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally
undertakes to make in the usual course of business, in connection with the distribution or sale of the products;

(f) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;

(g) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor; or

(h) "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:

(i) The exceptions contained in Sub-paragraphs (d) or (f); or

(ii) Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.

(2) This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.

b. Lessors Of Equipment

(1) Any person(s) or organization(s) from whom you lease equipment; but only with respect to their liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person(s) or organization(s).

(2) With respect to the insurance afforded to these additional insureds this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.

c. Lessors Of Land Or Premises

Any person or organization from whom you lease land or premises, but only with respect to liability arising out of the ownership, maintenance or use of that part of the land or premises leased to you.

With respect to the insurance afforded these additional insureds the following additional exclusions apply:

This insurance does not apply to:

1. Any "occurrence" which takes place after you cease to lease that land; or

2. Structural alterations, new construction or demolition operations performed by or on behalf of such person or organization.

d. Architects, Engineers Or Surveyors

Any architect, engineer, or surveyor, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

(1) In connection with your premises; or

(2) In the performance of your ongoing operations performed by you or on your behalf.

With respect to the insurance afforded these additional insureds, the following additional exclusion applies:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services by or for you, including:

1. The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or

2. Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services by or for you.

e. Permits Issued By State Or Political Subdivisions

Any state or political subdivision, but only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit.

With respect to the insurance afforded these additional insureds, this insurance does not apply to:

(1) "Bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the state or municipality; or
(2) "Bodily injury" or "property damage" included within the "products-completed operations hazard".

**f. Any Other Party**

Any other person or organization who is not an additional insured under Paragraphs a. through e. above, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

(1) In the performance of your ongoing operations;

(2) In connection with your premises owned by or rented to you; or

(3) In connection with "your work" and included within the "products-completed operations hazard", but only if

(a) The written contract or agreement requires you to provide such coverage to such additional insured; and

(b) This Coverage Part provides coverage for "bodily injury" or "property damage" included within the "products-completed operations hazard".

However:

(1) The insurance afforded to such additional insured only applies to the extent permitted by law; and

(2) If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

With respect to the insurance afforded to these additional insureds, this insurance does not apply to:

"Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:

(1) The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or

(2) Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services by or for you.

The limits of insurance that apply to additional insureds is described in Section III – Limits Of Insurance.

How this insurance applies when other insurance is available to the additional insured is described in the Other Insurance Condition in Section IV – Commercial General Liability Conditions.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

**SECTION III – LIMITS OF INSURANCE**

1. The Most We Will Pay

The Limits of insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

a. Insureds;

b. Claims made or "suits" brought; or

c. Persons or organizations making claims or bringing "suits".

2. General Aggregate Limit

The General Aggregate Limit is the most we will pay for the sum of:

a. Medical expenses under Coverage C;

b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and

c. Damages under Coverage B.

3. Products-Completed Operations Aggregate Limit

The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage A for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".

4. Personal And Advertising Injury Limit

Subject to 2. above, the Personal and Advertising Injury Limit is the most we will pay under Coverage B for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization.

5. Each Occurrence Limit

Subject to 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:

a. Damages under Coverage A; and
b. Medical expenses under Coverage C because of all "bodily injury" and "property damage" arising out of any one "occurrence".

6. Damage To Premises Rented To You Limit
Subject to 6. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, lightning or explosion, while rented to you or temporarily occupied by you with permission of the owner.

In the case of damage by fire, lightning or explosion, the Damage to Premises Rented To You Limit applies to all damage proximately caused by the same event, whether such damage results from fire, lightning or explosion or any combination of these.

7. Medical Expense Limit
Subject to 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person.

8. How Limits Apply To Additional Insureds
If you have agreed in a written contract or written agreement that another person or organization be added as an additional insured on your policy, the most we will pay on behalf of such additional insured is the lesser of:

a. The limits of insurance specified in the written contract or written agreement; or
b. The Limits of Insurance shown in the Declarations.

Such amount shall be a part of and not in addition to Limits of Insurance shown in the Declarations and described in this Section.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS
1. Bankruptcy
Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

a. Notice Of Occurrence Or Offense
You or any additional insured must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:

(1) How, when and where the "occurrence" or offense took place;
(2) The names and addresses of any injured persons and witnesses; and
(3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

b. Notice Of Claim
If a claim is made or "suit" is brought against any insured, you or any additional insured must:

(1) Immediately record the specifics of the claim or "suit" and the date received; and
(2) Notify us as soon as practicable.

You or any additional insured must see to it that we receive written notice of the claim or "suit" as soon as practicable.

c. Assistance And Cooperation Of The Insured
You and any other involved insured must:

(1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
(2) Authorize us to obtain records and other information;
(3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
(4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.

d. Obligations At The Insured's Own Cost
No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

e. Additional Insureds Other Insurance
If we cover a claim or "suit" under this Coverage Part that may also be covered by other insurance available to an additional insured, such additional insured must submit such claim or "suit" to the other insurer for defense and indemnity.

However, this provision does not apply to the extent that you have agreed in a written
f. Knowledge Of An Occurrence, Offense, Claim Or Suit

Paragraphs a. and b. apply to you or to any additional insured only when such "occurrence", offense, claim or "suit" is known to:

(1) You or any additional insured that is an individual;
(2) Any partner, if you or the additional insured is a partnership;
(3) Any manager, if you or the additional insured is a limited liability company;
(4) Any "executive officer" or insurance manager, if you or the additional insured is a corporation;
(5) Any trustee, if you or the additional insured is a trust; or
(6) Any elected or appointed official, if you or the additional insured is a political subdivision or public entity.

This duty applies separately to you and any additional insured.

3. Legal Action Against Us

No person or organization has a right under this Coverage Part:

a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages A or B of this Coverage Part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when b. below applies. If other insurance is also primary, we will share with all that other insurance by the method described in c. below.

b. Excess Insurance

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis:

(1) Your Work

That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";

(2) Premises Rented To You

That is fire, lightning or explosion insurance for premises rented to you or temporarily occupied by you with permission of the owner;

(3) Tenant Liability

That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner;

(4) Aircraft, Auto Or Watercraft

If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g. of Section I - Coverage A -- Bodily Injury And Property Damage Liability;

(5) Property Damage To Borrowed Equipment Or Use Of Elevators

If the loss arises out of "property damage" to borrowed equipment or the use of elevators to the extent not subject to Exclusion j. of Section I - Coverage A - Bodily Injury And Property Damage Liability;

(6) When You Are Added As An Additional Insured To Other Insurance

Any other insurance available to you covering liability for damages arising out of the premises or operations, or products and completed operations, for which you have been added as an additional insured by that insurance; or

(7) When You Add Others As An Additional Insured To This Insurance

Any other insurance available to an additional insured.

However, the following provisions apply to other insurance available to any person or organization who is an additional insured under this coverage part.

(a) Primary Insurance When Required By Contract

This insurance is primary if you have agreed in a written contract or written agreement that this insurance be primary. If other insurance is also
5. Premium Audit
   a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
   b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
   c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at each renewal time as we may request.

6. Representations
   a. When You Accept This Policy
      By accepting this policy, you agree:
      (1) The statements in the Declarations are accurate and complete;
      (2) Those statements are based upon representations you made to us; and
      (3) We have issued this policy in reliance upon your representations.
   b. Unintentional Failure To Disclose Hazards
      If unintentionally you should fail to disclose all hazards relating to the conduct of your business that exist at the inception date of this Coverage Part, we shall not deny coverage under this Coverage Part because of such failure.

7. Separation Of Insureds
   Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:
   a. As if each Named Insured were the only Named Insured; and
   b. Separately to each insured against whom claim is made or suit is brought.

8. Transfer Of Rights Of Recovery Against Others To Us
   a. Transfer Of Rights Of Recovery
      If the insured has rights to recover all or part of any payment, including Supplementary Payments, we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to
impar them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

b. Waiver Of Rights Of Recovery (Waiver Of Subrogation)

If the insured has waived any rights of recovery against any person or organization for all or part of any payment, including Supplementary Payments, we have made under this Coverage Part, we also waive that right, provided the insured waived their rights of recovery against such person or organization in a contract, agreement or permit that was executed prior to the injury or damage.

9. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V – DEFINITIONS

1. "Advertisement" means the widespread public dissemination of information or images that has the purpose of inducing the sale of goods, products or services through:
   a. (1) Radio;
   (2) Television;
   (3) Billboard;
   (4) Magazine;
   (5) Newspaper; or
   b. Any other publication that is given widespread public distribution.

However, "advertisement" does not include:

a. The design, printed material, information or images contained in, on or upon the packaging or labeling of any goods or products; or
b. An interactive conversation between or among persons through a computer network.

2. "Advertising idea" means any idea for an "advertisement".

3. "Asbestos hazard" means an exposure or threat of exposure to the actual or alleged properties of asbestos and includes the mere presence of asbestos in any form.

4. "Auto" means:

a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

5. "Bodily injury" means physical:
   a. Injury;
   b. Sickness; or
   c. Disease

sustained by a person and, if arising out of the above, mental anguish or death at any time.

6. "Coverage territory" means:

a. The United States of America (including its territories and possessions), Puerto Rico and Canada;

b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in a. above; or

c. All other parts of the world if the injury or damage arises out of:

   (1) Goods or products made or sold by you in the territory described in a. above;

   (2) The activities of a person whose home is in the territory described in a. above, but is away for a short time on your business; or

   (3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication provided the insured's responsibility to pay damages is determined in the United States of America (including its territories and possessions), Puerto Rico or Canada, in a "suit" on the merits according to the substantive law in such territory or in a settlement we agree to.

7. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".

8. "Employment-Related Practices" means:

a. Refusal to employ that person;

b. Termination of that person's employment; or

c. Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person.

9. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.

10. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.
11. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:

a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or

b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by the repair, replacement, adjustment or removal of "your product" or "your work", or your fulfilling the terms of the contract or agreement.

12. "Insured contract" means:

a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire, lightning or explosion to premises while rented to you or temporarily occupied by you with permission of the owner is subject to the Damage to Premises Rented To You Limit described in Section III – Limits of Insurance;

b. A sidetrack agreement;

c. Any easement or license agreement, including an easement or license agreement in connection with construction or demolition operations on or within 50 feet of a railroad;

d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;

e. An elevator maintenance agreement;

f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization, provided the "bodily injury" or "property damage" is caused, in whole or in part, by you or by those acting on your behalf. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. includes that part of any contract or agreement that indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, track, road-beds, tunnel, underpass or crossing.

However, Paragraph f. does not include that part of any contract or agreement:

(1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:

a. Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or

b. Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;

(2) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured’s rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection, architectural or engineering activities.

13. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".

14. "Loading or unloading" means the handling of property:

a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto";

b. While it is in or on an aircraft, watercraft or "auto"; or

c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".

15. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;

b. Vehicles maintained for use solely on or next to premises you own or rent;

c. Vehicles that travel on crawler treads;

d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:

(1) Power cranes, shovels, loaders, diggers or drills; or

(2) Road construction or resurfacing equipment such as graders, scrapers or rollers;

e. Vehicles not described in a., b., c. or d. above that are not self-propelled and are maintained
Named Insured: Huit-Zollars, Inc.

primarily to provide mobility to permanently attached equipment of the following types:

(1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or

(2) Cherry pickers and similar devices used to raise or lower workers;

f. Vehicles not described in a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

(1) Equipment designed primarily for:
   (a) Snow removal;
   (b) Road maintenance, but not construction or resurfacing; or
   (c) Street cleaning;

(2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and

(3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include any land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

16. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

17. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:
   a. False arrest, detention or imprisonment;
   b. Malicious prosecution;
   c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person or organization occupies, committed by or on behalf of its owner, landlord or lessor;
   d. Oral, written or electronic publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
   e. Oral, written or electronic publication, in any manner, of material that violates a person's right of privacy;
   f. Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement";
   g. Infringement of copyright, slogan, or title of any literary or artistic work, in your "advertisement".

18. "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

19. "Products-completed operations hazard":
   a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
      (1) Products that are still in your physical possession; or
      (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
         (a) When all of the work called for in your contract has been completed.
         (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
         (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

b. Does not include "bodily injury" or "property damage" arising out of:
   (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured;
   (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
   (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-
20. "Property damage" means:
   a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
   b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

As used in this definition, computerized or electronically stored data, programs or software are not tangible property. Electronic data means information, facts or programs:
   a. Stored as or on;
   b. Created or used on; or
   c. Transmitted to or from;
computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

21. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies are alleged. "Suit" includes:
   a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
   b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

22. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

23. "Volunteer worker" means a person who
   a. Is not your "employee";
   b. Donates his or her work;
   c. Acts at the direction of and within the scope of duties determined by you; and
   d. Is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

24. "Your product":
   a. Means:
      (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
         (a) You;
         (b) Others trading under your name; or
         (c) A person or organization whose business or assets you have acquired; and
      (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
   b. Includes
      (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
      (2) The providing of or failure to provide warnings or instructions.
   c. Does not include vending machines or other property rented to or located for the use of others but not sold.

25. "Your work":
   a. Means:
      (1) Work or operations performed by you or on your behalf; and
      (2) Materials, parts or equipment furnished in connection with such work or operations.
   b. Includes
      (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work", and
      (2) The providing of or failure to provide warnings or instructions.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NOTICE OF CANCELLATION TO CERTIFICATE HOLDER(S)

This policy is subject to the following additional Conditions:

A. If this policy is cancelled by the Company, other than for nonpayment of premium, notice of such cancellation will be provided at least thirty (30) days in advance of the cancellation effective date to the certificate holder(s) with mailing addresses on file with the agent of record or the Company.

B. If this policy is cancelled by the Company for nonpayment of premium, or by the insured, notice of such cancellation will be provided within (10) days of the cancellation effective date to the certificate holder(s) with mailing addresses on file with the agent of record or the Company.

If notice is mailed, proof of mailing to the last known mailing address of the certificate holder(s) on file with the agent of record or the Company will be sufficient proof of notice.

Any notification rights provided by this endorsement apply only to active certificate holder(s) who were issued a certificate of insurance applicable to this policy's term.
In this policy the words "you" and "your" refer to the Named Insured first shown in the Declarations and any other person or organization qualifying as a Named Insured under this policy. "We", "us" and "our" refer to the stock insurance company member of The Hartford Financial Services Group Inc. shown in the Declarations.

Other words and phrases that appear in quotation marks also have special meaning. Refer to DEFINITIONS (Section VII).

IN RETURN FOR THE PAYMENT OF THE PREMIUM, in reliance upon the statements in the Declarations made a part hereof and subject to all of the terms of this policy, we agree with you as follows:

SECTION I - COVERAGE

INSURING AGREEMENTS

A. Umbrella Liability Insurance

1. We will pay those sums that the "insured" becomes legally obligated to pay as "damages" in excess of the "underlying insurance" or of the "self-insured retention" when no "underlying insurance" applies, because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies caused by an "occurrence". But, the amount we will pay as "damages" is limited as described in Section IV - LIMITS OF INSURANCE.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Section II - INVESTIGATION, DEFENSE, SETTLEMENT.

2. This insurance applies to "bodily injury", "property damage" or "personal and advertising injury" only if:

a. The "bodily injury", "property damage" or "personal and advertising injury" occurs during the "policy period"; and

b. Prior to the "policy period", no insured listed under Paragraph A. of Section III - Who Is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the "policy period", that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the "policy period" will be deemed to have been known prior to the "policy period".

3. "Bodily injury" or "property damage" will be deemed to have been known to have occurred at the earliest time when any insured listed under paragraph A. of Section III - Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim:

a. Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;

b. Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage";

c. Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.

B. Exclusions

This policy does not apply to:

1. Pollution

Any obligation:

a. To pay for the cost of investigation, defense or settlement of any claim or suit against any "insured" alleging actual or threatened injury or damage of any nature or kind to persons or property which arises out of or would not have occurred but for the pollution hazard; or

b. To pay any "damages", judgments, settlements, loss, costs or expenses that may be awarded or incurred:

i. By reason of any such claim or suit or any such injury or damage; or

ii. In complying with any action authorized by law and relating to such injury or damage.

As used in this exclusion, pollution hazard means an actual exposure or threat of exposure to the corrosive, toxic or other harmful properties of any solid, liquid, gaseous or thermal:

a. Pollutants;

b. Contaminants;
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c. Irritants; or
d. Toxic substances;
Including:
Smoke;
Vapors;
Soot;
Fumes;
Acids;
Alkalis;
Chemicals, and
Waste materials consisting of or containing any of the foregoing. Waste includes materials to be recycled, reconditioned or reclaimed.

EXCEPTION
This exclusion does not apply:

a. To "bodily injury" to any of your "employees" arising out of and in the course of their employment by you; or

b. To injury or damage as to which valid and collectible "underlying insurance" with at least the minimum limits shown in the Schedule of Underlying Insurance Policies is in force and applicable to the "occurrence". In such event, any coverage afforded by this policy for the "occurrence" will be subject to the pollution exclusions of the "underlying insurance" and to the conditions, limits and other provisions of this policy. In the event that "underlying insurance" is not maintained with limits of liability as set forth in the Schedule of Underlying Insurance Policies, coverage under any of the provisions of this exception does not apply.

Exception b. does not apply to:
"Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

(1) That are, or that are contained in any property that is:

(a) Being transported or towed by, handled, or handled for movement into, onto or from, any "auto";

(b) Otherwise in the course of transit by or on behalf of the "insured";

(c) Being stored, disposed of, treated or processed in or upon any "auto";

(2) Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto any "auto"; or

(3) After the "pollutants" or any property in which the "pollutants" are contained are moved from any "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph (1) above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of an "auto", covered by the "underlying insurance" or its parts, if:

a. The "pollutants" escape, seep, migrate, or are discharged or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and

b. The "bodily injury," "property damage" or "covered pollution cost or expense" does not arise out of the operation of any following equipment:

i. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well servicing equipment; and

ii. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers.

Paragraphs (2) and (3) above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon an "auto".
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covered by the "underlying insurance" if:

a. The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of the "auto"; and

b. The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

2. Workers Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

3. Contractual Liability

Liability assumed by the "insured" under any contract or agreement with respect to an "occurrence" taking place before the contract or agreement is executed.

4. Personal And Advertising Injury

This policy does not apply to "personal and advertising injury".

EXCEPTION

This exclusion does not apply to the extent that coverage for such "personal and advertising injury" is provided by "underlying insurance", but in no event shall any "personal and advertising injury" coverage provided under this policy apply to any claim or "suit" to which "underlying insurance" does not apply.

Any coverage restored by this EXCEPTION applies only to the extent that such coverage provided by the "underlying insurance" is maintained having limits as set forth in the Schedule of Underlying Insurance Policies.

5. Underlying Insurance

Any injury or damage:

a. Covered by "underlying insurance" but for any defense which any underlying insurer may assert because of the "insured's" failure to comply with any condition of its policy; or

b. For which "damages" would have been payable by "underlying insurance" but for the actual or alleged insolvency or financial impairment of an underlying insurer.

6. Aircraft

"Bodily injury" or "property damage" arising out of the ownership, operation, maintenance, use, entrustment to others, loading or unloading of any aircraft:

a. Owned by any "insured"; or

b. Chartered or loaned to any "insured".

This exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to aircraft that is:

a. Hired, chartered or loaned with a paid crew; but

b. Not owned by any "insured".

This exclusion does not apply to "bodily injury" to any of your "employees" arising out of and in the course of their employment by you.

7. Watercraft

"Bodily injury" or "property damage" arising out of the ownership, operation, maintenance, use, entrustment to others, loading or unloading of any watercraft.

This exclusion applies even if the claims allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by an insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to:

a. Watercraft you do not own that is:

   (1) Less than 51 feet long, and

   (2) Not being used to carry persons or property for a charge;

b. "Bodily injury" to any of your "employees" arising out of and in the course of their employment by you; or

c. Any watercraft while ashore on premises owned by, rented to or controlled by you.

8. War

Any injury or damage, however caused, arising, directly or indirectly, out of:

a. War, including undeclared or civil war; or
b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

9. Damage To Property
"Property damage" to property you own.

10. Damage To Your Product
"Property damage" to "your product" arising out of it or any part of it.

11. Damage To Your Work
"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard". This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

12. Damage To Impaired Property Or Property Not Physically Injured
"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

a. A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or

b. A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

13. Recall Of Products, Work Or Impaired Property
"Damages" claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

a. "Your product";

b. "Your work"; or

c. "Impaired Property";

if such product, work or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected deficiency, inadequacy or dangerous condition in it.

14. Expected Or Intended
"Bodily injury" or "property damage" expected or intended from the standpoint of the "insured".

This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

15. Employer Liability
Coverage afforded any of your "employees" for "bodily injury" or "personal and advertising injury":

a. To other "employees" arising out of and in the course of their employment;

b. To the spouse, child, parent, brother or sister of that "employee" as a consequence of such "bodily injury" to that "employee";

c. To you or, any of your partners or members, (if you are a partnership, joint venture), or your members (if you are a limited liability company); or

d. Arising out of the providing or failing to provide professional health care services.

Subparagraphs a. and b. of this exclusion apply:

(1) Whether the "insured" may be liable as an employer or in any other capacity; and

(2) To any obligation to share "damages" with or repay someone else who must pay "damages" because of the injury.

EXCEPTION
Subparagraphs a. and b. of this exclusion do not apply if "underlying insurance" is maintained providing coverage for such liability with minimum underlying limits, as described in the Schedule of Underlying Insurance Policies.

16. Property Damage To Employee's Property
Coverage afforded any of your "employees" for "property damage" to property owned or occupied by or rented or loaned to:

a. That "employee";

b. Any of your other "employees";

c. Any of your partners or members (if you are a partnership or joint venture); or

d. Any of your members (if you are a limited liability company).
17. Uninsured Or Underinsured Motorists
Any claim for:
   a. Uninsured or Underinsured Motorists Coverage;
   b. Personal injury protection;
   c. Property protection; or
   d. Any similar no-fault coverage by whatever name called;

Unless this policy is endorsed to provide such coverage.

18. Employment Practices Liability
   a. Any injury or damage to:
      (1) A person arising out of any:
         (a) Refusal to employ that person;
         (b) Termination of that person's employment; or
         (c) Employment-related practices, policies, acts or omissions, such as but not limited to: coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
      (2) The spouse, child, parent, brother or sister of that person, as a consequence of any injury or damage to that person at whom any of the employment-related practices described in paragraphs (a), (b), or (c) above is directed.

This exclusion applies:
   i. Whether the injury-causing event described in part (1) above occurs before employment, during employment or after employment of that person;
   ii. Whether the "insured" may be liable as an employer or in any other capacity; and
   iii. To any obligation to share "damages" with or repay someone else who must pay "damages" because of the injury.

19. Employee Retirement Income Security Act

20. Asbestos
Any injury, damages, loss, cost or expense, including but not limited to "bodily injury", "property damage" or "personal and advertising injury" arising out of, or relating to, in whole or in part, the "asbestos hazard" that:
   a. May be awarded or incurred by reason of any claim or suit alleging actual or threatened injury or damage of any nature or kind to persons or property which would not have occurred in whole or in part but for the "asbestos hazard"; or
   b. Arise out of any request, demand, order, or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, encapsulate, contain, treat, detoxify or neutralize or in any way respond to or assess the effects of any "asbestos hazard"; or
   c. Arise out of any claim or suit for damages because of testing for, monitoring, cleaning up, removing, encapsulating, containing, treating, detoxifying or neutralizing or in any way responding to or assessing the effects of an "asbestos hazard".

21. Racing And Stunting Activities
"Bodily injury" or "property damage" arising out of the ownership, operation, maintenance, use, entrustment to others, or loading or unloading of any "auto" or "mobile equipment" while being used in any:
   a. Prearranged or organized racing, speed or demolition contest;
   b. Stunting activity; or
   c. Preparation for any such contest or activity.

22. Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability
Damages arising out of:
   a. Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
   b. The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit
monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury". As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

23. Limited Underlying Coverage

Any injury, damage, loss, cost or expense, including but not limited to "bodily injury", "property damage" or "personal and advertising injury" for which:

a. an "underlying insurance" policy or policies specifically provides coverage; but

b. because of a provision within the "underlying insurance" such coverage is provided at a limit or limits of insurance that are less than the limit(s) for the "underlying insurance" policy or policies shown on the Schedule of Underlying Insurance Policies.

24. Recording And Distribution Of Material Or Information In Violation Of Law

Any injury, damage, loss, cost or expense, including but not limited to "bodily injury", "property damage", or "personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

a. The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;

b. The CAN-SPAM Act of 2003, including any amendment of or addition to such law;

c. The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transaction Act (FACTA); or

d. Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

SECTION II - INVESTIGATION, DEFENSE, SETTLEMENT

A. With respect to "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies (whether or not the "self-insured retention" applies) and

1. For which no coverage is provided under any "underlying insurance"; or

2. For which the underlying limits of any "underlying insurance" policy have been exhausted solely by payments of "damages" because of "occurrences" during the "policy period",

We:

1. Will have the right and the duty to defend any "suit" against the "insured" seeking "damages" on account thereof, even if such "suit" is groundless, false or fraudulent; but our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under coverages afforded by this policy;

2. May make such investigation and settlement of any claim or "suit" as we deem expedient;

3. Will pay all expenses incurred by us, all court costs taxed against the "insured" in any "suit" defended by us and all interest on the entire amount of any judgment therein which accrues after the entry of the judgment and before we have paid or tendered or deposited in court that part of the judgment which does not exceed the applicable limit of insurance. However, such costs do not include attorneys' fees, attorneys' expenses, witness or expert fees, or any other expenses of a party taxed to the insured;

4. Will pay all premiums on appeal bonds required in any such "suit", premiums on bonds to release attachments in any such "suit" for an amount not in excess of the applicable limit of insurance, and the cost of bail bonds required of the "insured" because of an accident or traffic law violation arising out of the operation of any vehicle to which this policy applies, but we will have no obligation to apply for or furnish any such bonds;

5. Will pay all reasonable expenses incurred by the "insured" at our request in assisting us in the investigation or defense of any claim or "suit", including actual lost of earnings not to exceed $500 per day per "insured", and the amounts so incurred, except settlement of claims and "suits," are not subject to the "self-
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insured retention" and are payable in addition to any applicable limit of insurance.

The "Insured" agrees to reimburse us promptly for amounts paid in settlement of claims or "suits" to the extent that such amounts are within the "self-insured retention".

B. You agree to arrange for the investigation, defense or settlement of any claim or "suit" in any country where we may be prevented by law from carrying out this agreement. We will pay defense expenses incurred with our written consent in connection with any such claim or "suit" in addition to any applicable limit of insurance. We will also promptly reimburse you for our proper share, but subject to the applicable limit of insurance, of any settlement above the "self-insured retention" made with our written consent.

C. We will have the right to associate at our expense with the "insured" or any underlying insurer in the investigation, defense or settlement of any claim or "suit" which in our opinion may require payment hereunder. In no event, however, will we contribute to the cost and expenses incurred by any underlying insurer.

SECTION III - WHO IS AN INSURED

A. If you are doing business as:

1. An individual, you and your spouse are "insureds", but only with respect to the conduct of a business of which you are the sole owner.

2. A partnership or joint venture, you are an "insured". Your members, your partners, and their spouses are also "insureds", but only with respect to the conduct of your business.

3. A limited liability company, you are an "insured". Your members are also "insureds", but only with respect to the conduct of your business. Your managers are "insureds", but only with respect to their duties as your managers.

4. An organization other than a partnership, joint venture or limited liability company, you are an "insured". Your "executive officers" and directors are "insureds", but only with respect to their duties as your officers or directors. Your stockholders are also "insureds", but only with respect to their liability as stockholders.

5. A trust, you are an "insured". Your trustees are also "insureds", but only with respect to their duties as trustees.

B. Each of the following is also an "insured":

1. Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees," other than your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts:

   a. Within the scope of their employment by you or while performing duties related to the conduct of your business; and

   b. Only if such "volunteer workers" or "employees" are insureds under "underlying insurance" with limits of liability no less than stated in the Schedule of Underlying Insurance Policies, subject to all the coverage, terms, conditions and limitations of such "underlying insurance".

2. Any person or organization with whom you agreed, because of a written contract, written agreement or because of a permit issued by a state or political subdivision, to provide insurance such as is afforded under this policy, but only with respect to your operations, "your work" or facilities owned or used by you.

This provision does not apply:

a. Unless the written contract or written agreement has been executed, or the permit has been issued prior to the "bodily injury," "property damage," or "personal and advertising injury"; and

b. Unless limits of liability specified in such written contract, written agreement or permit is greater than the limits shown for "underlying insurance"; or

3. Beyond the period of time required by the written contract or written agreement.

3. Any person or organization having proper temporary custody of your property if you die, but only:

a. With respect to liability arising out of the maintenance or use of that property; and

b. Until your legal representative has been appointed.

4. Your legal representative if you die, but only with respect to his or her duties as such. That representative will have all your rights and duties under this policy.

C. With respect to "auto", any "insured" in the "underlying insurance" is an "insured" under this insurance policy, subject to all the limitations of such "underlying insurance".

D. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain financial interest of more than 50% of the voting stock, will qualify as an "insured" if there is no
other similar insurance available to that organization.

However:

1. Coverage under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the "policy period", whichever is earlier;

2. This insurance does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and

3. This insurance does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

E. Each person or organization, not included as an "insured" in Paragraphs A., B., C., or D., who is an "insured" in the "underlying insurance" is an "insured" under this insurance subject to all the terms, conditions and limitations of such "underlying insurance".

No person or organization is an "insured" with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

With respect to any person or organization who is not an "insured" under "underlying insurance", coverage under this policy shall apply only to losses in excess of the amount of the "underlying insurance" or "self-insured retention" applicable to you.

However, coverage afforded by reason of the provisions set forth above applies only to the extent:

(i) Of the scope of coverage provided by the "underlying insurance" but in no event shall coverage be broader than the scope of coverage provided by this policy and any endorsements attached hereto; and

(ii) That such coverage provided by the "underlying insurance" is maintained having limits as set forth in the Schedule of Underlying Insurance Policies.

SECTION IV - LIMITS OF INSURANCE

A. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

1. "Insureds";

2. Claims made or "suits" brought;

3. Persons or organizations making claims or bringing "suits"; or

4. Coverages under which damages are covered under this policy.

B. The Limit of Insurance stated as the General Aggregate Limit is the most we will pay for the sum of "damages", other than "damages":

1. Because of injury or damage included within the "products-completed operations hazard";

2. Because of "bodily injury" by disease to your "employees" arising out of and in the course of their employment by you; and

3. Because of "bodily injury" and "property damage" arising out of the ownership, operations, maintenance, use, entrustment to others, loading or unloading of any "auto".

C. The Limit of Insurance stated as the Products Completed Operations Aggregate Limit is the most we will pay for "damages" because of injury or damage included within the "products-completed operations hazard".

D. The Limit of Insurance stated as the Bodily Injury By Disease Aggregate Limit is the most we will pay for "damages" because of "bodily injury" by disease to your "employees" arising out of and in the course of their employment by you.

E. Subject to B., C., or D above, whichever applies, the Each Occurrence Limit is the most we will pay for "damages" because of all "bodily injury", "property damage", and "personal and advertising injury" arising out of any one "occurrence".

F. Our obligations under this insurance end when the applicable Limit of Insurance available is used up. If we pay any amounts for "damages" in excess of that Limit of Insurance, you agree to reimburse us for such amounts.

G. The Limits of Insurance of this policy apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the "policy period" shown in the Declarations. However, if the "policy period" is extended after issuance for an additional period of less than 12 months, the additional period will be deemed part of the last preceding period for the purpose of determining the Limits of Insurance.

SECTION V - NUCLEAR ENERGY LIABILITY EXCLUSION (Broad Form)

A. The insurance does not apply:

1. To "bodily injury" or "property damage":

   a. With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

   b. Resulting from the "hazardous properties" of "nuclear material" and
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with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

2. To "bodily injury" or "property damage" resulting from the "hazardous properties" of "nuclear material" if:
   a. The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
   b. The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an "insured";
   c. The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion c. applies only to "property damage" to such "nuclear facility" and any property thereat.

B. As used in this exclusion:
   "Hazardous properties" include radioactive, toxic or explosive properties;
   "Nuclear material" means "source material", "special nuclear material" or "by-product material";
   "Source material", "special nuclear material" and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;
   "Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor";
   "Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".
   "Nuclear facility" means:
   (1) Any "nuclear reactor";
   (2) Any equipment or device designed or used for (a) separating the isotopes of uranium or plutonium, (b) processing or utilizing "spent fuel," or (c) handling, processing or packaging "waste";
   (3) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
   (4) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste"; and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;
"Property damage" includes all forms of radioactive contamination of property.

SECTION VI - CONDITIONS

A. Premium

All premiums for this policy shall be computed in accordance with Item 5 of the Declarations. The premium stated as such in the Declarations is a deposit premium only which shall be credited to the amount of any earned premium. At the close of each "policy period", the earned premium shall be computed for such period, and upon notice thereof to the Named Insured first shown in the Declarations shall become due and payable by such Named Insured.

If the total earned premium for the "policy period" is less than the premium previously paid and more than the minimum premium, we shall return to such Named Insured the unearned portion paid by such Named Insured.

The Named insured first shown in the Declarations shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to us at the end of the "policy period" and at such times during the "policy period" as we may direct.

B. Inspection And Audit

We shall be permitted but not obligated to inspect your property and operations at any
Named Insured: Huitz-Zollars, Inc.

time. Neither our right to make inspections, nor the making thereof, nor any report thereon, shall constitute an undertaking on your behalf or for your benefit or that of others to determine or warrant that such property or operations are:

1. Safe;
2. Healthful; or
3. In compliance with any law, rule or regulation.

We may examine and audit your books and records at any time during the "policy period" and extensions thereof and within three years after the final termination of this policy, insofar as they relate to the subject matter of this policy.

C. Duties In The Event Of Occurrence, Claim Or Suit

1. You must see to it that we are notified as soon as practicable of an "occurrence" which may result in a claim under this policy. This requirement applies only when such "occurrence" is known to any of the following:
   a. You or any additional insured that is an individual;
   b. Any partner, if you or an additional insured are a partnership;
   c. Any manager, if you or an additional insured are a limited liability company;
   d. Any "executive officer" or insurance manager, if you or an additional insured are a corporation;
   e. Any trustee, if you or an additional insured is a trust; or
   f. Any elected or appointed official, if you or an additional insured is a public entity.

   This duty applies separately to you and any additional insured.

   To the extent possible, notice should include:
   a. How, when and where the "occurrence" took place;
   b. The names and addresses of any injured persons and witnesses; and
   c. The nature and location of any injury or damage arising out of the "occurrence" or "offense".

2. If a claim is made or "suit" is brought against any insured, you must:
   a. Immediately record the specifics of the claim or "suit" and the date received; and
   b. Notify us in writing as soon as practicable if the claim is likely to exceed the amount of the "self-insured retention" or "underlying insurance", whichever applies.

3. You and any other involved insured must:
   a. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit" involving or likely to involve a sum in excess of any "self-insured retention" or "underlying insurance", whichever applies;
   b. Authorize us to obtain records and other information;
   c. Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
   d. Assist us, upon our request in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this policy or any "underlying insurance" or "self-insured retention" may apply.

4. No insured will, except at that insured's own cost, make or agree to any settlement for a sum in excess of:
   a. The total limits of "underlying insurance"; or
   b. The "self-insured retention" if no "underlying insurance" applies without our consent.

5. No insureds will, except at that insured's own cost, make a payment, assume any obligation, or incur any expenses, other than first aid, without our consent.

D. Assistance And Cooperation Of The Insured

The "insured" shall:

1. Cooperate with us and comply with all the terms and conditions of this policy; and
2. Cooperate with any of the underlying insurers as required by the terms of the "underlying insurance" and comply with all the terms and conditions thereof.

The "insured" shall enforce any right of contribution or indemnity against any person or organization who may be liable to the "insured" because of "bodily injury", "property damage" or "personal and advertising injury" with respect to this policy or any "underlying insurance".

E. Legal Action Against Us

No person or organization has a right under this policy:

a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
Named Insured: Huitt-Zollars, Inc.

b. To sue us on this policy unless all of its terms and those of the "underlying insurance" have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but, we will not be liable for damages that are not payable under the terms of this policy or that are in excess of the limit of liability. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant’s legal representative.

F. Appeals

In the event the "insured" or the "insured's" underlying insurer elects not to appeal a judgment in excess of the "underlying insurance" or the "self-insured retention," we may elect to make such appeal, at our cost and expense.

If we so elect, we shall be liable in addition to the applicable Limit of Insurance, for the:
1. Taxable costs;
2. Disbursements; and
3. Additional interest incidental to such appeal;

But in no event will we be liable for "damages" in excess of the applicable aggregate Limit of Insurance.

If a judgment is rendered in excess of the limits of "underlying insurance" and we offer to pay our full share of such judgment, but you or your underlying insurers elect to appeal it, you, your underlying insurers or both will bear:

a. The cost and duty of obtaining any appeal bond;

b. The taxable costs, disbursements and additional interest incidental to such appeal; and

c. Any increase in damages over the amount the matter could have been settled for after the verdict was entered and before the appeal was filed.

G. Other Insurance

This policy shall apply in excess of all "underlying insurance" whether or not valid and collectible. It shall also apply in excess of other valid and collectible insurance (except other insurance purchased specifically to apply in excess of this insurance) which also applies to any loss for which insurance is provided by this policy.

These excess provisions apply, whether such other insurance is stated to be:
1. Primary;
2. Contributing;
3. Excess; or

H. Transfer Of Rights Of Recovery Against Others To Us

1. Transfer Of Rights Of Recovery

If the insured has rights to recover all or a part of any payment we have made under this policy, those rights are transferred to us. The insured must do nothing after a loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

a. Recoveries shall be applied to reimburse:

1) First, any interest (including the Named Insured) that paid any amount in excess of our limit of liability;

2) Second, us, along with any other insurers having a quota share interest at the same level;

3) Third, such interests (including the Named Insured) of whom this insurance is excess.

However, a different apportionment may be made to effect settlement of a claim by agreement signed by all interests.

b. Reasonable expenses incurred in the exercise of rights of recovery shall be apportioned among all interests in the ratio of their respective losses for which recovery is sought.

2. Waiver Of Rights Of Recovery (Waiver Of Subrogation)

If the "insured" has waived any rights of recovery against any person or organization for all or part of any payment we have made under this policy, we also waive that right, provided the "insured" waived their rights of recovery against such person or organization in a contract, agreement or permit that was executed prior to the injury or damage.

I. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. Notice to any agent, or knowledge possessed by any agent or any other person shall not effect a waiver or a change in any part of this policy, or stop us from asserting any rights under the terms of this policy.

The Named Insured first shown in the Declarations is authorized on behalf of all "insureds" to agree with us on changes in the terms of this policy.

If the terms are changed, the changes will be shown in an endorsement issued by us and made a part of this policy.
J. Separation Of Insureds

Except with respect to the Limits of Liability, and any rights or duties specifically assigned in this policy to the Named Insured first shown in the declarations, this insurance applies:

a. As if each Named Insured were the only Named Insured; and
b. Separately to each insured against whom claim is made or "suit" is brought.

K. Maintenance Of Underlying Insurance

Policies affording in total the coverage and limits stated in the Schedule of Underlying Insurance Policies shall be maintained in full effect during the currency of this policy. Your failure to comply with the foregoing shall not invalidate this policy, but in the event of such failure, we shall be liable only to the extent that we would have been liable had you complied herewith.

The Named Insured first shown in the Declarations shall give us written notice as soon as practicable of any of the following:

1. Any change in the coverage or in the limits of any "underlying insurance", including but not limited to a change from occurrence coverage to claims made coverage;
2. Termination of part or all of one or more of the policies of "underlying insurance";
3. Reduction or exhaustion of an aggregate limit of liability of any "underlying insurance".

The "self-insured retention" shall not apply should the "underlying insurance" be exhausted by the payment of claims or "suits" which are also covered by this policy.

L. Cancellation

1. The Named Insured first shown in the Declarations may cancel this policy by mailing or delivering to us or to any of our authorized agents advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the Named Insured first shown in the Declarations at the address shown in this policy, written notice of cancellation at least:
   a. 10 days before the effective date of cancellation if such Named Insured fails to pay the premium or any installment when due; or
   b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. If notice is mailed, proof of mailing will be sufficient proof of notice. Notice will state the effective date of cancellation. The "policy period" will end on that date. Delivery of such notice by the Named
   Insured first shown in the Declarations or by us will be equivalent to mailing.

4. If the Named Insured first shown in the Declarations cancels, the refund may be less than pro rata, but we will retain any minimum premium stated as such in the Declarations. If we cancel, the refund will be pro rata. The cancellation will be effective even if we have not made or offered a refund.

M. Non-Renewal

1. If we decide not to renew, we will mail or deliver to the Named Insured first shown in the Declarations, at the address shown in this policy, written notice of non-renewal at least 30 days before the end of the "policy period".
2. If notice is mailed, proof of mailing will be sufficient proof of notice.
3. If we offer to renew but such Named Insured does not accept, this policy will not be renewed at the end of the current "policy period".

N. Workers' Compensation Agreement

With respect to "bodily injury" to any officer or other employee arising out of and in the course of employment by you, you represent and agree that you have not abrogated and will not abrogate your common-law defenses under any Workers' Compensation Law by rejection of such law or otherwise. If at any time during the "policy period" you abrogate such defenses, the insurance for "bodily injury" to such officer or other employee automatically terminates at the same time.

O. Bankruptcy Or Insolvency

In the event of the bankruptcy or insolvency of the "insured" or any entity comprising the "insured", we shall not be relieved of any of our obligations under this policy.

P. Representations

By accepting this policy, you agree:

a. The statements in the Declarations are accurate and complete;
b. The statements in the Schedule Of Underlying Insurance Policies are accurate and complete;
c. The statements in a. and b. are based upon representations you made to us;
d. We have issued this policy in reliance upon your representations; and
e. If unintentionally you should fail to disclose all hazards at the inception of this policy, we shall not deny coverage under this policy because of such failure.
SECTION VII - DEFINITIONS
Except as otherwise provided in this section or amended by endorsement, the words or phrases that appear in quotation marks within this policy shall follow the definitions of the applicable "underlying insurance" policy.

"Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".

"Asbestos hazard" means an exposure or threat of exposure to the actual or alleged properties of asbestos and includes the mere presence of asbestos in any form.

"Auto" means:

a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or

b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

"Covered pollution cost or expense" means any cost or expense arising out of:

1. Any request, demand, order or statutory or regulatory requirement; or

2. Any claim or "suit" by or on behalf of a governmental authority demanding that the "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

(1) That are, or that are contained in any property that is:

a. Being transported or towed by, handled, or handled for movement into, onto or from, any "auto";

b. Otherwise in the course of transit by or on behalf of the "insured";

c. Being stored, disposed of, treated or processed in or upon any "auto";

(2) Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto any "auto";

(3) After the "pollutants" or any property in which the "pollutants" are contained are moved from any "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph a. above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of an "auto", covered by the "underlying insurance" or its parts, if:

(1) The "pollutants" escape, seep, migrate, or are discharged or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and

(2) The "bodily injury," "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in paragraphs 6.b and 6.c. of the definition of "mobile equipment".

Paragraphs b. and c. above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon an "auto" covered by the "underlying insurance" if:

(1) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of the "auto"; and

(2) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

"Damages" include prejudgment interest awarded against the "insured" on that part of the judgment we pay.

"Damages" do not include:

1. Fines;

2. Penalties;

3. Damages for which insurance is prohibited by the law applicable to the construction of this policy.

Subject to the foregoing, "damages" include damages for any of the following which result at any time from "bodily injury" to which this policy applies:

1. Death;

2. Mental anguish;

3. Shock;

4. Disability;

5. Care and loss of services or consortium.

"Insured" means any person or organization qualifying as an insured in the applicable WHO IS AN INSURED provision of this policy. The insurance afforded applies separately to each "insured" against whom claim is made or "suit" is brought, except with respect to the limit of our liability under LIMITS OF INSURANCE (SECTION IV).

"Occurrence" means

1. With respect to "bodily injury" or "property damage": an accident, including continuous or
Named Insured: Huitz-Zollars, Inc.

repeated exposure to substantially the same
general harmful conditions, and

2. With respect to "personal and advertising injury":
an offense described in one of the numbered
subdivisions of that definition in the "underlying
insurance".

"Policy period" means the period beginning with
the inception date stated as such in the Declarations
and ending with the earlier of:

1. The date of cancellation of this policy; or
2. The expiration date stated as such in the
   Declarations.

"Self-insured retention" means the amount stated
as such in the Declarations which is retained and
payable by the "insured" with respect to each
"occurrence".

"Underlying insurance" means the insurance
policies listed in the Schedule of Underlying
Insurance Policies, including any renewals or
replacements thereof, which provide the underlying
coverages and limits stated in the Schedule of
Underlying Insurance Policies. The limit of
"underlying insurance" includes:

1. Any deductible amount;
2. Any participation of any "insured"; and
3. Any "self-insured retention" above or beneath
   any such policy;

Less the amount, if any, by which the aggregate limit
of such insurance has been reduced by any
payment relating to any act, error, omission, injury,
damage or offense for which insurance is provided
by this policy, including Medical Payments Coverage
as described in the "underlying insurance." The
coverages and limits of such policies and any such
deductible amount, participation or "self-insured
retention" shall be deemed to be applicable
regardless of:

1. Any defense which any underlying insurer may
   assert because of the "insured's" failure to
   comply with any condition of its policy; or
2. The actual or alleged insolvency or financial
   impairment of any underlying insurer or any
   "insured".

The risk of insolvency or financial impairment of any
underlying insurer or any "insured" is borne by you
and not by us.
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

Policy Number: 46 WE OL6H1G
Effective Date: 09/01/23
Named Insured and Address: HUITZ ZOLLARS, INC.
5430 LBJ FREEWAY, SUITE 1500
DALLAS TX 75240

Effective hour is the same as stated on the Information Page of the policy.

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule.

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

SCHEDULE

Any person or organization for whom you are required by contract or agreement to obtain this waiver from us. Endorsement is not applicable in KY, NH, NJ or for any MO construction risk

Countersigned by ____________________________
Authorized Representative

Form WC 00 03 13 Printed in U.S.A.
Policy Expiration Date: 09/01/24
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT - CALIFORNIA

Policy Number: 46 WE OL6H1G
Effective Date: 09/01/23
Named Insured and Address: HUITT ZOLLARS, INC.
5430 LBJ FREEWAY, SUITE 1500
DALLAS TX 75240

Endorsement Number:
Effective hour is the same as stated on the Information Page of the policy.

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

You must maintain payroll records accurately segregating the remuneration of your employees while engaged in the work described in the Schedule.

The additional premium for this endorsement shall be 2% of the California workers' compensation premium otherwise due on such remuneration.

SCHEDULE

<table>
<thead>
<tr>
<th>Person or Organization</th>
<th>Job Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any person or organization for whom you are required by written contract or agreement to obtain this waiver of rights from us</td>
<td></td>
</tr>
</tbody>
</table>

Countersigned by ________________________________
Authorized Representative

Form WC 04 03 06 (1) Printed in U.S.A.
Process Date: ___________________________
Policy Expiration Date: 09/01/24
This endorsement changes the policy. Please read it carefully.

Texas Waiver of Our Right to Recover from Others Endorsement

Policy Number: 46 WE OL6H1G
Effective Date: 09/01/23
Named Insured and Address: HUITT ZOLLARS, INC.
5430 LBJ FREEWAY, SUITE 1500
DALLAS TX 75240

Endorsement Number:
Effective hour is the same as stated on the Information Page of the policy.

This endorsement applies only to the insurance provided by the policy because Texas is shown in Item 3.A. of the Information Page.

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule, but this waiver applies only with respect to bodily injury arising out of the operations described in the Schedule where you are required by a written contract to obtain this waiver from us.

This endorsement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

The premium for this endorsement is shown in the Schedule.

Schedule

1. ( ) Special Waiver
   Name of person or organization

   (X) Blanket Waiver
   Any person or organization for whom the Named Insured has agreed by written contract to furnish this waiver.

2. Operations:
   All Texas Operations

3. Premium:
   The premium charge for this endorsement shall be ___2___ percent of the premium developed on payroll in connection with work performed for the above person(s) or organization(s) arising out of the operations described.

4. Advance Premium:

Form WC 42 03 04 B Printed in U.S.A.
Process Date: Policy Expiration Date: 09/01/24
NOTICE OF CANCELLATION TO CERTIFICATE HOLDER(S)

Policy Number: 46 WE OL6H1G
Effective Date: 09/01/23
Named Insured and Address: HUITT ZOLLARS, INC.
5430 LBJ FREEWAY, SUITE 1500
DALLAS TX 75240

Endorsement Number:
Effective hour is the same as stated on the Information Page of the policy.

This policy is subject to the following additional Conditions:
A. If this policy is cancelled by the Company, other than for non-payment of premium, notice of such cancellation will be provided at least thirty (30) days in advance of the cancellation effective date to the certificate holder(s) with mailing addresses on file with the agent of record or the Company.

B. If this policy is cancelled by the Company for non-payment of premium, or by the insured, notice of such cancellation will be provided within ten (10) days of the cancellation effective date to the certificate holder(s) with mailing addresses on file with the agent of record or the Company.

If notice is mailed, proof of mailing to the last known mailing address of the certificate holder(s) on file with the agent of record or the Company will be sufficient proof of notice.

Any notification rights provided by this endorsement apply only to active certificate holder(s) who were issued a certificate of insurance applicable to this policy's term.

Failure to provide such notice to the certificate holder(s) will not amend or extend the date the cancellation becomes effective, nor will it negate cancellation of the policy. Failure to send notice shall impose no liability of any kind upon the Company or its agents or representatives.
NOTICE OF CANCELLATION TO CERTIFICATE HOLDER(S)

Policy Number: 46 WE OL6H1G
Effective Date: 09/01/23
Named Insured and Address: HUITZ ZOLLARS, INC.
5430 LBJ FREEWAY, SUITE 1500
DALLAS TX 75240

Endorsement Number:
Effective hour is the same as stated on the Information Page of the policy.

This policy is subject to the following additional Condition:
A. If this policy is cancelled by the Company for non-payment of premium, or by the insured, notice of such cancellation will be provided within ten (10) days of the cancellation effective date to the certificate holder(s) with mailing addresses on file with the agent of record or the Company.

If notice is mailed, proof of mailing to the last known mailing address of the certificate holder(s) on file with the agent of record or the Company will be sufficient proof of notice.

Any notification rights provided by this endorsement apply only to active certificate holder(s) who were issued a certificate of insurance applicable to this policy's term.

Failure to provide such notice to the certificate holder(s) will not amend or extend the date the cancellation becomes effective, nor will it negate cancellation of the policy. Failure to send notice shall impose no liability of any kind upon the Company or its agents or representatives.

Policy Expiration Date: 09/01/24
COMMERCIAL AUTOMOBILE BROAD FORM ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

To the extent that the provisions of this endorsement provide broader benefits to the "insured" than other provisions of the Coverage Form, the provisions of this endorsement apply.

1. BROAD FORM INSURED
   Paragraph .1. - WHO IS AN INSURED - of Section II - Liability Coverage is amended to add the following:
   d. Subsidiaries and Newly Acquired or Formed Organizations
      The Named Insured shown in the Declarations is amended to include:
      (1) Any legal business entity other than a partnership or joint venture, formed as a subsidiary in which you have an ownership interest of more than 50% on the effective date of the Coverage Form. However, the Named Insured does not include any subsidiary that is an "insured" under any other automobile policy or would be an "insured" under such a policy but for its termination or the exhaustion of its Limit of Insurance.
      (2) Any organization that is acquired or formed by you and which you maintain majority ownership. However, the Named Insured does not include any newly formed or acquired organization:
         (a) That is a partnership or joint venture,
         (b) That is an "insured" under any other policy,
         (c) That has exhausted its Limit of Insurance under any other policy, or
         (d) 180 days or more after its acquisition or formation by you, unless you have given us notice of the acquisition or formation.
   e. Employees as Insureds
      (1) Any "employee" of yours while using a covered "auto" you don't own, hire or borrow in your business or your personal affairs.
   f. Lessor as Insureds
      (1) The lessor of a covered "auto" while the "auto" is leased to you under a written agreement if:
         (a) The agreement requires you to provide direct primary insurance for the lessor and
         (b) The "auto" is leased without a driver.
      Such a leased "auto" will be considered a covered "auto" you own and not a covered "auto" you hire.
   g. Additional Insured if Required by Contract
      (1) When you have agreed, in a written contract or written agreement, that a person or organization be added as an additional insured on your business auto policy, such person or organization is an "insured", but only to the extent such person or organization is liable for "bodily injury" or "property damage" caused by the conduct of an "insured" under paragraphs a. or b. of Who Is An Insured with regard to the ownership, maintenance or use of a covered "auto".
      The insurance afforded to any such additional insured applies only if the "bodily injury" or "property damage" occurs:
         (a) During the policy period, and
         (b) Subsequent to the execution of such written contract, and
(c) Prior to the expiration of the period of time that the written contract requires such insurance be provided to the additional insured.

(2) How Limits Apply

If you have agreed in a written contract or written agreement that another person or organization be added as an additional insured on your policy, the most we will pay on behalf of such additional insured is the lesser of:

(a) The limits of insurance specified in the written contract or written agreement; or

(b) The Limits of Insurance shown in the Declarations.

Such amount shall be a part of and not in addition to Limits of Insurance shown in the Declarations and described in this Section.

(3) Additional Insureds Other Insurance

If we cover a claim or "suit" under this Coverage Part that may also be covered by other insurance available to an additional insured, such additional insured must submit such claim or "suit" to the other insurer for defense and indemnity.

However, this provision does not apply to the extent that you have agreed in a written contract or written agreement that this insurance is primary and non-contributory with the additional insured's own insurance.

(4) Duties in The Event Of Accident, Claim, Suit or Loss

If you have agreed in a written contract or written agreement that another person or organization be added as an additional insured on your policy, the additional insured shall be required to comply with the provisions in LOSS CONDITIONS 2. - DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS - OF SECTION IV - BUSINESS AUTO CONDITIONS, in the same manner as the Named Insured.

2. Primary and Non-Contributory If Required by Contract

Only with respect to insurance provided to an additional insured in A.1.g. - Additional Insured If Required by Contract, the following provisions apply:

(1) Primary Insurance When Required By Contract

This insurance is primary if you have agreed in a written contract or written agreement that this insurance be primary. If other insurance is also primary, we will share with all that other insurance by the method described in Other Insurance 5.d.

(2) Primary And Non-Contributory To Other Insurance When Required By Contract

If you have agreed in a written contract or written agreement that this insurance is primary and non-contributory with the additional insured's own insurance, this insurance is primary and we will not seek contribution from that other insurance.

Paragraphs (1) and (2) do not apply to other insurance to which the additional insured has been added as an additional insured.

When this insurance is excess, we will have no duty to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

(1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and

(2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, by the method described in SECTION IV- Business Auto Conditions, B. General Conditions, Other Insurance 5.d.

3. AUTOS RENTED BY EMPLOYEES

Any "auto" hired or rented by your "employee" on your behalf and at your direction will be considered an "auto" you hire.

The SECTION IV- Business Auto Conditions, B. General Conditions, 5. OTHER INSURANCE Condition is amended by adding the following:

e. If an "employee's" personal insurance also applies on an excess basis to a covered "auto" hired or rented by your "employee" on your behalf and at your direction, this insurance will be primary to the "employee's" personal insurance.
4. AMENDED FELLOW EMPLOYEE EXCLUSION

EXCLUSION 5. - FELLOW EMPLOYEE - of SECTION II - LIABILITY COVERAGE does not apply if you have workers' compensation insurance in-force covering all of your "employees".

Coverage is excess over any other collectible insurance.

5. HIRED AUTO PHYSICAL DAMAGE COVERAGE

If hired "autos" are covered "autos" for Liability Coverage and if Comprehensive, Specified Causes of Loss, or Collision coverages are provided under this Coverage Form for any "auto" you own, then the Physical Damage Coverages provided are extended to "autos" you hire or borrow, subject to the following limit:

The most we will pay for "loss" to any hired "auto" is:

1. $100,000;
2. The actual cash value of the damaged or stolen property at the time of the "loss"; or
3. The cost of repairing or replacing the damaged or stolen property, whichever is smallest, minus a deductible. The deductible will be equal to the largest deductible applicable to any owned "auto" for that coverage. No deductible applies to "loss" caused by fire or lightning. Hired Auto Physical Damage coverage is excess over any other collectible insurance. Subject to the above limit, deductible and excess provisions, we will provide coverage equal to the broadest coverage applicable to any covered "auto" you own.

We will also cover loss of use of the hired "auto" if it results from an "accident", you are legally liable and the lessor incurs an actual financial loss, subject to a maximum of $1000 per "accident".

This extension of coverage does not apply to any "auto" you hire or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company), or members of their households.

6. PHYSICAL DAMAGE - ADDITIONAL TEMPORARY TRANSPORTATION EXPENSE COVERAGE

Paragraph A.4.a. of SECTION III - PHYSICAL DAMAGE COVERAGE is amended to provide a limit of $50 per day and a maximum limit of $1,000.

7. LOAN/LEASE GAP COVERAGE

Under SECTION III - PHYSICAL DAMAGE COVERAGE, in the event of a total "loss" to a covered "auto", we will pay your additional legal obligation for any difference between the actual cash value of the "auto" at the time of the "loss" and the "outstanding balance" of the loan/lease.

"Outstanding balance" means the amount you owe on the loan/lease at the time of "loss" less any amounts representing taxes; overdue payments; penalties, interest or charges resulting from overdue payments; additional mileage charges; excess wear and tear charges; lease termination fees; security deposits not returned by the lessor; costs for extended warranties, credit life Insurance, health, accident or disability insurance purchased with the loan or lease; and carry-over balances from previous loans or leases.

8. AIRBAG COVERAGE

Under Paragraph B. EXCLUSIONS - of SECTION III - PHYSICAL DAMAGE COVERAGE, the following is added:

The exclusion relating to mechanical breakdown does not apply to the accidental discharge of an airbag.

9. ELECTRONIC EQUIPMENT - BROADENED COVERAGE

a. The exceptions to Paragraphs B.4 - EXCLUSIONS - of SECTION III - PHYSICAL DAMAGE COVERAGE are replaced by the following:

Exclusions 4.c. and 4.d. do not apply to equipment designed to be operated solely by use of the power from the "auto's" electrical system that, at the time of "loss", is:

1. Permanently installed in or upon the covered "auto";
2. Removable from a housing unit which is permanently installed in or upon the covered "auto";
3. An integral part of the same unit housing any electronic equipment described in Paragraphs (1) and (2) above; or
4. Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system.

b. Section III, Physical Damage Coverage, Limit of Insurance, Paragraph C.2. is amended to add the following:

$1,500 is the most we will pay for "loss" in any one "accident" to all electronic equipment (other than equipment designed solely for the reproduction of sound, and accessories used with such equipment) that reproduces, receives or transmits audio, visual or data signals which, at the time of "loss", is:
(1) Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;

(2) Removable from a permanently installed housing unit as described in Paragraph 2.a. above or is an integral part of that equipment; or

(3) An integral part of such equipment.

c. For each covered "auto", should loss be limited to electronic equipment only, our obligation to pay for, repair, return or replace damaged or stolen electronic equipment will be reduced by the applicable deductible shown in the Declarations, or $250, whichever deductible is less.

10. EXTRA EXPENSE - BROADENED COVERAGE

Under Paragraph A. - COVERAGE - of SECTION III - PHYSICAL DAMAGE COVERAGE, we will pay for the expense of returning a stolen covered "auto" to you.

11. GLASS REPAIR - WAIVER OF DEDUCTIBLE

Under Paragraph D. - DEDUCTIBLE - of SECTION III - PHYSICAL DAMAGE COVERAGE, the following is added:

No deductible applies to glass damage if the glass is repaired rather than replaced.

12. TWO OR MORE DEDUCTIBLES

Under Paragraph D. - DEDUCTIBLE - of SECTION III - PHYSICAL DAMAGE COVERAGE, the following is added:

If another Hartford Financial Services Group, Inc. company policy or coverage form that is not an automobile policy or coverage form applies to the same "accident", the following applies:

(1) If the deductible under this Business Auto Coverage Form is the smaller (or smallest) deductible, it will be waived;

(2) If the deductible under this Business Auto Coverage Form is not the smaller (or smallest) deductible, it will be reduced by the amount of the smaller (or smallest) deductible.

13. AMENDED DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS

The requirement in LOSS CONDITIONS 2.a. - DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT OR LOSS - of SECTION IV - BUSINESS AUTO CONDITIONS that you must notify us of an "accident" applies only when the "accident" is known to:

(1) You, if you are an individual;

(2) A partner, if you are a partnership;

(3) A member, if you are a limited liability company; or

(4) An executive officer or insurance manager, if you are a corporation.

14. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

If you unintentionally fail to disclose any hazards existing at the inception date of your policy, we will not deny coverage under this Coverage Form because of such failure.

15. HIRED AUTO - COVERAGE TERRITORY

SECTION IV, BUSINESS AUTO CONDITIONS, PARAGRAPH B. GENERAL CONDITIONS, 7. - POLICY PERIOD, COVERAGE TERRITORY - is added to include the following:

(6) For short-term hired "autos", the coverage territory with respect to Liability Coverage is anywhere in the world provided that if the "insured's" responsibility to pay damages for "bodily injury" or "property damage" is determined in a "suit," the "suit" is brought in the United States of America, the territories and possessions of the United States of America, Puerto Rico or Canada or in a settlement we agree to.

16. WAIVER OF SUBROGATION

Paragraph 5. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US - of SECTION IV - BUSINESS AUTO CONDITIONS

A. Loss Conditions is amended by adding the following:

We waive any right of recovery we may have against any person or organization with whom you have a written contract that requires such waiver because of payments we make for damages under this Coverage Form.

17. RESULTANT MENTAL ANGUISH COVERAGE

The definition of "bodily injury" in SECTION V - DEFINITIONS, C. is replaced by the following:

"Bodily injury" means bodily injury, sickness or disease sustained by any person, including mental anguish or death resulting from any of these.

18. EXTENDED CANCELLATION CONDITION

Paragraph 2. of the COMMON POLICY CONDITIONS - CANCELLATION - applies except as follows:

If we cancel for any reason other than nonpayment of premium, we will mail or deliver to the first Named Insured written notice of cancellation at least 60 days before the effective date of cancellation.
19. HYBRID, ELECTRIC, OR NATURAL GAS VEHICLE PAYMENT COVERAGE

In the event of a total loss to a "non-hybrid" auto for which Comprehensive, Specified Causes of Loss, or Collision coverages are provided under this Coverage Form, then such Physical Damage Coverages are amended as follows:

a. If the auto is replaced with a "hybrid" auto or an auto powered solely by electricity or natural gas, we will pay an additional 10%, to a maximum of $2,500, of the "non-hybrid" auto's actual cash value or replacement cost, whichever is less,

b. The auto must be replaced and a copy of a bill of sale or new lease agreement received by us within 60 calendar days of the date of "loss."

c. Regardless of the number of autos deemed a total loss, the most we will pay under this Hybrid, Electric, or Natural Gas Vehicle Payment Coverage provision for any one "loss" is $10,000.

For the purposes of the coverage provision,

a. A "non-hybrid" auto is defined as an auto that uses only an internal combustion engine to move the auto but does not include autos powered solely by electricity or natural gas.

b. A "hybrid" auto is defined as an auto with an internal combustion engine and one or more electric motors; and that uses the internal combustion engine and one or more electric motors to move the auto, or the internal combustion engine to charge one or more electric motors, which move the auto.

20. VEHICLE WRAP COVERAGE

In the event of a total loss to an "auto" for which Comprehensive, Specified Causes of Loss, or Collision coverages are provided under this Coverage Form, then such Physical Damage Coverages are amended to add the following:

In addition to the actual cash value of the "auto", we will pay up to $1,000 for vinyl vehicle wraps which are displayed on the covered "auto" at the time of total loss. Regardless of the number of autos deemed a total loss, the most we will pay under this Vehicle Wrap Coverage provision for any one "loss" is $5,000. For purposes of this coverage provision, signs or other graphics painted or magnetically affixed to the vehicle are not considered vehicle wraps.