

15-0336-00
 FLATLANDS JESSUP INSURANCE GROUP LLC
 1540 W 5TH ST
 WASHINGTON NC 27889

Auto-Owners **INSURANCE**

LIFE • HOME • CAR • BUSINESS

PO BOX 30660 • LANSING, MI 48909-8160

Agency phone: (252) 798-5561

04-10-2025

OWNERS INSURANCE COMPANY

REGGIE SPAIN CONSTRUCTION LLC
 REGGIE SPAIN HOMES LLC
 609 COUNTRY CLUB DR STE D
 GREENVILLE NC 27834-6210

This is not a bill. The premium can be paid before a bill is sent using any of the following methods:

Pay Online
www.auto-owners.com
 Pay My Bill

Pay by Phone
 1.800.288.8740

Pay by Mail
 AUTO-OWNERS INSURANCE
 PO BOX 740312
 CINCINNATI, OH 45274-0312

RE: Policy 53-388-319-00

Billing Account 102355993

Thank you for selecting Auto-Owners Insurance Group to service your insurance needs!

Auto-Owners and its affiliate companies offer a full complement of policies, each of which has its own eligibility requirements, coverages, and rates. Please take this opportunity to review your insurance needs with your Auto-Owners agent **252.798.5561**, and discuss which company and program might be appropriate for you. After talking with your agent, if there are any unanswered questions, please contact us at 517.323.1200.

Auto-Owners Insurance Company was formed in 1916. Our A+ (Superior) rating by AM Best signifies that we have the financial strength to provide the insurance protection you need. The Auto-Owners Insurance Group is comprised of five property and casualty companies and a life insurance company.

Serving Our Policyholders and Agents Since 1916

NOTICE OF PRIVACY PRACTICES

What We Do To Protect Your Privacy

At Auto-Owners Insurance Group*, we value your business and we want to retain your trust. In the course of providing products and services, we may obtain nonpublic personal information about you. We assure you that such information is used only for the purpose of providing our products and services to you.

Protecting Confidentiality

Our agents and Company associates may have access to nonpublic personal information only for the purpose of providing our products or services to you. We maintain physical, electronic and procedural safeguards against unauthorized use of your nonpublic personal information.

Information We Obtain

To assist in underwriting and servicing your policy, we may obtain nonpublic personal information about you. For example, we routinely obtain information through applications, forms related to our products or services, from visiting www.auto-owners.com, and your transactions with us. We may obtain such information from our affiliates, independent insurance agents, governmental agencies, third parties, or consumer reporting agencies.

The type of information that we collect depends on the product or service requested, but may include your name, address, contact information, social security number, credit history, claims history, information to properly investigate and resolve any claims, or billing information. We may obtain your medical history with your permission. The nature and extent of the information we obtain varies based on the nature of the products and services you receive.

The Internet and Your Information

If you would like to learn about how we gather and protect your information over the Internet, please see our online privacy statement at www.auto-owners.com/privacy.

Generally, Auto-Owners may use cookies, analytics, and other technologies to help us provide users with better service and a more customized web experience. Our business partners may use tracking services, analytics, and other technologies to monitor visits to www.auto-owners.com. The website may use web beacons in addition to cookies. You may choose to not accept cookies by changing the settings in your web browser.

Information obtained on our websites may include IP address, browser and platform types, domain names, access times, referral data, and your activity while using our site; who should use our web site; the security of information over the Internet; and links and co-branded sites.

Limited Disclosure

Auto-Owners Insurance Group companies do not disclose any nonpublic personal information about their customers or former customers except as permitted by law. We do not sell your personal information to anyone. We do not offer an opportunity for you to prevent or "opt out of" information sharing since we only share personal information with others as allowed by law.

When sharing information with third parties to help us conduct our business, we require them to protect your personal information. We do not permit them to use or share your personal information for any purpose other than the work they are doing on our behalf or as required by law.

The types of information disclosed may include personal information we collect as necessary to service your policy or account, investigate and pay claims, comply with state and federal regulatory requests or demands, and process other transactions that you request. Third parties that receive disclosures may include your independent agent, regulators, reinsurance companies, fraud prevention agencies, or insurance adjusters.

How Long We Retain Your Information

We generally retain your information as long as reasonably necessary to provide you services or to comply with applicable law and in accordance with our document retention policy. We may retain copies of information about you and any transactions or services you have used for a period of time that is consistent with applicable law, applicable statute of limitations or as we believe is reasonably necessary to comply with applicable law, regulation, legal process or governmental request, to detect or prevent fraud, to collect fees owed, to resolve disputes, to address problems with our services, to assist with investigations, to enforce other applicable agreements or policies or to take any other actions consistent with applicable law.

In some circumstances we may anonymize your personal information (so that it can no longer be associated with you) for research or statistical purposes, in which case we may use this information indefinitely without further notice to you. This allows the specific information collected (name, email, address, phone number, etc.) to become anonymous, but allows Auto-Owners to keep the transaction or engagement data.

Changes to the Privacy Policy

We will provide a notice of our privacy policy as required by law. This policy may change from time to time, but you can always review our current policy by visiting our website at www.auto-owners.com/privacy or by contacting us.

Contact Us

Auto-Owners Insurance Company
Phone: 844-359-4595 (toll free)
Email: privacyrequest@aoins.com

*Auto-Owners Insurance Group includes, Auto-Owners Insurance Company, Auto-Owners Life Insurance Company, Home-Owners Insurance Company, Owners Insurance Company, Property-Owners Insurance Company and Southern-Owners Insurance Company.

Agency Code 15-0336-00

Policy Number 53-388-319-00

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025**

Expiration Date **06-03-2026**

Year/Make **2017 GM C3500**

VIN **1GB3CYCG0HF147508**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

Phone **(252) 798-5561**

Agency Code **15-0336-00**

1. This policy meets the minimum liability limits as prescribed by North Carolina law. The policy also conforms to meet the minimum liability limits required by any state or Canadian province in which the vehicle is operated.
2. You may be required to provide this card as your proof of insurance if you are driving in another state.
3. This card should be carried in your vehicle at all times.

THIS FORM DOES NOT CONSTITUTE ANY PART OF YOUR INSURANCE POLICY AND MAY NOT BE USED TO MODIFY THE TERMS OR CONDITIONS OF THE POLICY. EXAMINE YOUR POLICY CAREFULLY.

89413 (2-12)

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025**

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89413 (2-12)

Owners Insurance Company
Company Number: 32700

Lima, OH

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INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025**

Expiration Date **06-03-2026**

Year/Make **2019 CHEV C1500 SILVERADO**

VIN **1GCRWAEH3KZ255427**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

Phone **(252) 798-5561**

Agency Code **15-0336-00**

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Owners Insurance Company
Company Number: 32700

Lima, OH

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INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025**

Expiration Date **06-03-2026**

Year/Make **2019 CHEV C1500 SILVERADO**

VIN **1GCRWAEH3KZ255427**

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89413 (2-12)

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1. Obtain name and address of other driver(s), insurance information, license number, details of accident, names and addresses of witnesses and take photos of the accident scene and involved vehicles.
2. Do not discuss details of the accident with anyone but the investigating officer. Make no admissions or offer payments.
3. Contact your agent promptly to report the accident. The phone number of your agent is on the front side of this form. If you are unable to reach your agent after normal business hours, please call 1-888-252-4626 to report your claim.
4. Please consider visiting our website (www.Auto-Owners.com) or download our app (Auto-Owners Mobile) for more details on what to expect after reporting a claim.

CANADA NON-RESIDENT INTER-PROVINCE MOTOR VEHICLE LIABILITY INSURANCE CARD

CERTIFICAT D'ASSURANCE - AUTOMOBILE RESPONSABILITÉ

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements of every province of Canada.

WARNING- Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his license may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

89271 (9-18)

IN CASE OF ACCIDENT

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89271 (9-18)

Agency Code 15-0336-00

Policy Number 53-388-319-00

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025** Expiration Date **06-03-2026**

Year/Make **2020 CHEV EQUINOX LT**

VIN **3GNAXKEV7LS632109**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

Phone **(252) 798-5561** Agency Code **15-0336-00**

1. This policy meets the minimum liability limits as prescribed by North Carolina law. The policy also conforms to meet the minimum liability limits required by any state or Canadian province in which the vehicle is operated.
2. You may be required to provide this card as your proof of insurance if you are driving in another state.
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89413 (2-12)

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025** Expiration Date **06-03-2026**

Year/Make **2020 CHEV EQUINOX LT**

VIN **3GNAXKEV7LS632109**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

Phone **(252) 798-5561** Agency Code **15-0336-00**

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89413 (2-12)

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025** Expiration Date **06-03-2026**

Year/Make **2020 INTL HV507**

VIN **3HAEGTAT4LL311543**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

Phone **(252) 798-5561** Agency Code **15-0336-00**

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89413 (2-12)

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
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Policy Number **53-388-319-00**

Effective Date **06-03-2025** Expiration Date **06-03-2026**

Year/Make **2020 INTL HV507**

VIN **3HAEGTAT4LL311543**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

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89413 (2-12)

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89271 (9-18)

Agency Code 15-0336-00

Policy Number 53-388-319-00

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025** Expiration Date **06-03-2026**

Year/Make **2021 CHEV SILVERADO C1500**

VIN **3GCNWAEF3MG388219**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

Phone **(252) 798-5561** Agency Code **15-0336-00**

1. This policy meets the minimum liability limits as prescribed by North Carolina law. The policy also conforms to meet the minimum liability limits required by any state or Canadian province in which the vehicle is operated.
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89413 (2-12)

Owners Insurance Company
Company Number: 32700

Lima, OH

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REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025** Expiration Date **06-03-2026**

Year/Make **2021 CHEV SILVERADO C1500**

VIN **3GCNWAEF3MG388219**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

Phone **(252) 798-5561** Agency Code **15-0336-00**

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Lima, OH

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REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025** Expiration Date **06-03-2026**

Year/Make **2021 CHEV SILVERADO C1500**

VIN **3GCNWAEF1MG401520**

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Phone **(252) 798-5561** Agency Code **15-0336-00**

1. This policy meets the minimum liability limits as prescribed by North Carolina law. The policy also conforms to meet the minimum liability limits required by any state or Canadian province in which the vehicle is operated.
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3. This card should be carried in your vehicle at all times.

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89413 (2-12)

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CANADA NON-RESIDENT INTER-PROVINCE MOTOR VEHICLE LIABILITY INSURANCE CARD

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89271 (9-18)

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89271 (9-18)

Agency Code 15-0336-00

Policy Number 53-388-319-00

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025**

Expiration Date **06-03-2026**

Year/Make **2015 FORD F450**

VIN **1FDUF4HY9FEB89594**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

Phone **(252) 798-5561**

Agency Code **15-0336-00**

1. This policy meets the minimum liability limits as prescribed by North Carolina law. The policy also conforms to meet the minimum liability limits required by any state or Canadian province in which the vehicle is operated.
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89413 (2-12)

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025**

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Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025**

Expiration Date **06-03-2026**

Year/Make **2022 GMC SIERRA CREW K1500 AT4X**

VIN **3GTUUFEL6NG579736**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

Phone **(252) 798-5561**

Agency Code **15-0336-00**

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Owners Insurance Company
Company Number: 32700

Lima, OH

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Effective Date **06-03-2025**

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89271 (9-18)

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89271 (9-18)

Agency Code 15-0336-00

Policy Number 53-388-319-00

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
INSURANCE IDENTIFICATION CARD**

Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025** Expiration Date **06-03-2026**

Year/Make **2024 GMC ACADIA SUV UPLEVEL**

VIN **1GKENKKSXRJ241500**

Agency **FLATLANDS JESSUP INSURANCE GROUP LLC**

Phone **(252) 798-5561** Agency Code **15-0336-00**

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89413 (2-12)

Owners Insurance Company
Company Number: 32700

Lima, OH

**NORTH CAROLINA AUTOMOBILE
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Named Insured **REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC**

Policy Number **53-388-319-00**

Effective Date **06-03-2025** Expiration Date **06-03-2026**

Year/Make **2024 GMC ACADIA SUV UPLEVEL**

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89271 (9-18)

Auto-Owners

INSURANCE Towing and Labor
LIFE • HOME • CAR • BUSINESS (Road Trouble Service)

1-888-TOW-AOIC**1-888-869-2642**

24 hours a day, 7 days a week

2017 GM C3500Policy Number: **53-388-319-00**Coverage Limit: **\$150**

Flat Tire Dead Battery Need a Tow Accident Out of Gas Locked Out
89057 (7-16)

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2021 CHEV SILVERADO C1500Policy Number: **53-388-319-00**Coverage Limit: **\$100**

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89057 (7-16)

How to Use 1-888-TOW-AOIC

- Dial 1-888-TOW-AOIC and tell the service representative your name, policy number, and the service you require.
- Tell the service representative the location and telephone number where you can be reached.
- After receiving service:
 - If you have Road Trouble Service coverage, sign the service bill, pay for any amount above your coverage limit, and drive away.
 - If you do not have Road Trouble Service coverage, pay the service provider directly for the full amount.

This number can also be used if you are involved in an accident and need a tow. If you are involved in an accident:

- Remain calm; call 911.
- Do not admit fault.
- Write down the names, addresses, and phone numbers of anyone involved in the accident as a driver, passenger, or witness.
- Write down the license number, including state, of any vehicle involved.
- Write down the name and department of the investigating officer.
- Report the claim to your agency as soon as possible.

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- Write down the license number, including state, of any vehicle involved.
- Write down the name and department of the investigating officer.
- Report the claim to your agency as soon as possible.

NOTICE OF CHANGE IN POLICY TERMS STATE OF DISASTER

Dear Policyholder:

In the event that a state of disaster is proclaimed for the state of North Carolina or for an area within the state in accordance with state law, or whenever a major disaster is declared for the state of North Carolina or an area within this state by the President of the United States, and the Insurance Commissioner issues an order declaring action for the specific disaster, you have the option to defer premium payments for 30 days. In addition, any time limitation imposed on you or on us by any statute, rule, or other policy provision may also be deferred for 30 days. The deferral period may be extended by the Commissioner of Insurance.

If you have any questions regarding your policy or this notice, please contact your Auto-Owners Insurance agency.

NOTICE OF AVAILABILITY OF UNINSURED AND UNDERINSURED MOTORIST COVERAGE

Dear Policyholder:

As required by North Carolina law, we are providing you with the following:

You are required to purchase Uninsured Motorist Bodily Injury coverage, Uninsured Motorist Property Damage coverage and, in some cases, Underinsured Motorist Bodily Injury coverage. This insurance protects you and your family against injuries and property damage caused by the negligence of other drivers who may have limited or only minimum coverage or even no liability insurance.

You may purchase Uninsured Motorist Bodily Injury coverage and, if applicable, Underinsured Motorist coverage with limits up to one million dollars (\$1,000,000) per person and one million dollars (\$1,000,000) per accident or at such lesser limits you choose. You cannot purchase coverage for less than the minimum limits for the Bodily Injury and Property Damage coverage that are required for your own vehicle.

If you do not choose a greater or lesser limit for Uninsured Motorist Bodily Injury coverage, a lesser limit for Uninsured Motorist Property Damage coverage, and/or a greater or lesser limit for Underinsured Motorist Bodily Injury coverage, then the limits for the Uninsured Motorist Bodily Injury coverage and, if applicable, the Underinsured Motorist Bodily Injury coverage will be the same as the highest limits for Bodily Injury Liability coverage for any one of your own vehicles insured under the policy and the limits for the Uninsured Motorist Property Damage coverage will be the same as the highest limits for Property Damage Liability coverage for any one of your own vehicles insured under the policy.

If you wish to purchase Uninsured Motorist and, if applicable, Underinsured Motorist coverage at different limits than the limits for your own vehicle insured under the policy, then you should contact your Auto-Owners agency to discuss your options for obtaining different coverage limits. You should also read your entire policy to understand what is covered under Uninsured and Underinsured Motorist coverages.

If you have questions concerning your policy or this notice, please contact your Auto-Owners agency.

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
15-0336-00 TB MKT TERR 092 (252) 798-5561

ITEM ONE

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC

ADDRESS 609 COUNTRY CLUB DR STE D
GREENVILLE NC 27834-6210

BUSINESS AUTO POLICY PREFERRED PROGRAM

Renewal Effective 06-03-2025

POLICY NUMBER 53-388-319-00

Company Use 35-02-NC-2106

Company
Bill

POLICY TERM

12:01 a.m. to 12:01 a.m.
06-03-2025 to 06-03-2026

Entity: Limited Liability Company

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

ITEM TWO - SCHEDULE OF COVERED AUTOS AND COVERAGES

This policy provides only those coverages where a charge is shown in the premium column below. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTOS section of the Business Auto Coverage Form next to the name of the coverage.

COVERAGES		COVERED AUTOS SYMBOLS	LIMIT OF INSURANCE FOR ANY ONE ACCIDENT OR LOSS	PREMIUM
Combined Liability		1	\$1Million each accident	\$13,953.12
Uninsured and Underinsured Motorists Coverage		6	Uninsured and Underinsured Motorists Bodily Injury - See ITEM THREE for each covered auto.	\$1,341.90
		6	Uninsured Motorists Property Damage - See ITEM THREE for each covered auto.	\$69.23
Auto Medical Payments		7	\$5,000 each person	\$426.42
Physical Damage	Comprehensive	7, 8	See ITEM THREE for the deductible applicable for each covered auto.	\$2,895.44
	Collision	7, 8		\$8,528.41
	Towing and Labor	7	See ITEM THREE for the limit applicable for each covered auto.	\$107.78
	Rental Reimbursement	7		\$639.66
			Premium for Endorsements and Terrorism Coverage	\$449.94
			ESTIMATED TOTAL PREMIUM*	\$28,411.90

* This policy may be subject to final audit.

OWNERS INS. CO.

Issued 04-10-2025

AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
 15-0336-00 TB MKT TERR 092

Company
 Bill

POLICY NUMBER
 Company Use

53-388-319-00
 35-02-NC-2106

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC

Term 06-03-2025 to 06-03-2026

ITEM TWO (Continued)

Endorsements Applicable to Business Auto Coverage:

19739 (02-90)	19742 (02-90)	89005 (07-06)	19759 (01-14)	89349 (01-14)
IL0021 (09-08)	CA0126 (10-13)	19946 (04-10)	CA2171 (01-88)	CA9903 (10-13)
CA9944 (10-13)	CA0001 (10-13)	19914 (02-90)		
IL0017 (11-98)	59325 (12-19)	69406 (01-16)	IL0003 (09-08)	

QUICK REFERENCE FOR COVERED AUTO DESIGNATION SYMBOLS

Refer to the Business Auto Coverage Form CA 00 01 Section I for a complete description of COVERED AUTOS and policy provisions that may apply.

- | | |
|---|---|
| 1 = Any Auto | 6 = Owned Autos Subject To A Compulsory Uninsured Motorists Law |
| 2 = Owned Autos Only | 7 = Specifically Described Autos |
| 3 = Owned Private Passenger Autos Only | 8 = Hired Autos Only |
| 4 = Owned Autos Other Than Private Passenger Autos Only | 9 = Non-owned Autos Only |
| 5 = Owned Autos Subject to No-fault | 19 = Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only |

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999
AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
15-0336-00 TB MKT TERR 092 (252) 798-5561

BUSINESS AUTO POLICY PREFERRED PROGRAM

Renewal Effective 06-03-2025

POLICY NUMBER 53-388-319-00

Company Use 35-02-NC-2106

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC

ADDRESS 609 COUNTRY CLUB DR STE D
GREENVILLE NC 27834-6210

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
06-03-2025	06-03-2026

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

ITEM THREE - SCHEDULE OF COVERED AUTOS, ADDITIONAL COVERAGES AND ENDORSEMENTS

	TERRITORY	CLASS
Uninsured and Underinsured Motorists		
COVERAGES	LIMITS	PREMIUM
Uninsured and Underinsured Motorists		
Bodily Injury	\$1Million each person/\$1Million each accident	\$1,341.90
Uninsured Motorists		
Property Damage	\$1Million each accident - \$ 100 deductible	69.23
Terrorism Coverage		7.06
TOTAL		\$1,418.19

Rating is for 9 commercial vehicles.

150 1173

Hired Autos		152 Pitt County, NC	SPL
COVERAGES	LIMITS	PREMIUM	
Combined Liability	\$1Million each accident	\$110.94	
Comprehensive	ACV \$ 100 deductible each covered auto	13.92	
Collision	ACV \$ 250 deductible each covered auto	56.39	
Terrorism Coverage		.75	
TOTAL		\$182.00	

Additional Endorsements For This Item: 19392 (06-92)

ITEM DETAILS: Estimated cost of hire - liability \$ If Any (Subject to audit)
Estimated cost of hire - physical damage \$ If Any (Subject to audit)

Total item recoupment by coverage:

BI - \$15.35 PD - \$15.35

Cost of hire means the total cost you incur for the hire of autos you do not own (not including autos you borrow or rent from your partners or employees or their family members). Cost of hire does not include charges for services performed by motor carriers of property or passengers.

150 3070 100 1173

OWNERS INS. CO.

Issued 04-10-2025

AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
15-0336-00 TB MKT TERR 092

Company
Bill

POLICY NUMBER
Company Use

53-388-319-00
35-02-NC-2106

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC

Term 06-03-2025 to 06-03-2026

	TERRITORY	CLASS
Non-Owned Autos Liability	152 Pitt County, NC	SPL
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$78.45
Terrorism Coverage		.24
	TOTAL	\$78.69

Total item recoupment by coverage:

BI - \$15.35 PD - \$15.35

150 3070 100 1173

1. 2017 GM C3500 VIN: 1GB3CYCG0HF147508		152 Pitt County, NC
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$940.93
Medical Payments	\$ 5,000 each person	46.59
Comprehensive	ACV - \$ 500 deductible	167.80
Collision	ACV - \$ 500 deductible	335.60
Towing and Labor	\$ 150 each disablement	18.80
Rental Reimbursement	\$ 40 per day/\$1,200 each accident	62.68
Terrorism Coverage		7.71
TOTAL		\$1,580.11

Interested Parties: None

Additional Endorsements For This Item: 19760 (02-90) 19753 (02-90)

ITEM DETAILS: Medium truck operated within a 100 mile radius - service use.

Business Auto Plus Coverage Package applies.

USE CLASS (00723): Contractor - Building Private Dwellings.

A 5% discount has been applied to autos used in contracting business.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.35 PD - \$15.35

150 3070 100 0030705 1173

OWNERS INS. CO.

Issued 04-10-2025

AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
15-0336-00 TB MKT TERR 092

Company
Bill

POLICY NUMBER
Company Use

53-388-319-00
35-02-NC-2106

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC

Term 06-03-2025 to 06-03-2026

	TERRITORY	CLASS
2. 2019 CHEV C1500 SILVERADO VIN: 1GCRWAEH3KZ255427	152 Pitt County, NC	
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$1,244.11
Medical Payments	\$ 5,000 each person	46.59
Comprehensive	ACV - \$ 500 deductible	269.95
Collision	ACV - \$ 500 deductible	580.94
Towing and Labor	\$ 150 each disablement	18.80
Rental Reimbursement	\$ 40 per day/\$1,200 each accident	62.68
Terrorism Coverage		10.96
	TOTAL	\$2,234.03

Interested Parties: None

Additional Endorsements For This Item: 19760 (02-90) 19753 (02-90)

ITEM DETAILS: Light truck operated within a 200 mile radius - service use.

Business Auto Plus Coverage Package applies.

USE CLASS (00723): Contractor - Building Private Dwellings.

A 5% discount has been applied to autos used in contracting business.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.35 PD - \$15.35

150 3070 100 0030001 1173

3. 2020 CHEV EQUINOX LT VIN: 3GNAXKEV7LS632109	152 Pitt County, NC	
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$1,256.57
Medical Payments	\$ 5,000 each person	46.59
Comprehensive	ACV - \$ 500 deductible	240.71
Collision	ACV - \$ 500 deductible	597.18
Towing and Labor	\$ 150 each disablement	18.80
Rental Reimbursement	\$ 40 per day/\$1,200 each accident	62.68
Terrorism Coverage		10.96
	TOTAL	\$2,233.49

Interested Parties: None

Additional Endorsements For This Item: 19760 (02-90) 19753 (02-90)

ITEM DETAILS: Light truck operated within a 200 mile radius - service use.

Business Auto Plus Coverage Package applies.

USE CLASS (00723): Contractor - Building Private Dwellings.

A 5% discount has been applied to autos used in contracting business.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.36 PD - \$15.36

150 3072 100 0026001 1173

OWNERS INS. CO.

Issued 04-10-2025

AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
15-0336-00 TB MKT TERR 092

Company
Bill

POLICY NUMBER
Company Use

53-388-319-00
35-02-NC-2106

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC

Term 06-03-2025 to 06-03-2026

	TERRITORY	CLASS
4. 2016 DTE FLATBED TRAILER VIN: 8224ER7B	152 Pitt County, NC	
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$81.18
Comprehensive	ACV - \$ 500 deductible	55.26
Collision	ACV - \$ 500 deductible	50.85
Terrorism Coverage		.78
	TOTAL	\$188.07

Interested Parties: None

ITEM DETAILS: Flatbed trailer operated within a 100 mile radius.

USE CLASS (00723): Contractor - Building Private Dwellings.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.36 PD - \$15.36

150 3072 100 0008500 1173

5. 2020 INTL HV507 VIN: 3HAEGTAT4LL311543	152 Pitt County, NC	
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$3,461.22
Medical Payments	\$ 5,000 each person	49.04
Comprehensive	ACV - \$ 500 deductible	410.75
Collision	ACV - \$ 500 deductible	2,574.84
Rental Reimbursement	\$ 40 per day/\$1,200 each accident	65.98
Terrorism Coverage		32.66
	TOTAL	\$6,594.49

Interested Parties:

Lessor (Additional Insured and Loss Payee): UNITED BANK, 301 E ARLINGTON BLVD, GREENVILLE, NC 27858-5017

Additional Endorsements For This Item: 19760 (02-90) CA2001 (10-13)

ITEM DETAILS: Extra heavy truck operated within a 100 mile radius.

Business Auto Plus Coverage Package applies.

USE CLASS (00732): Dump/Transit - Miscellaneous.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.36 PD - \$15.36

150 3072 100 0090031 A 1173

OWNERS INS. CO.

Issued 04-10-2025

AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
15-0336-00 TB MKT TERR 092

Company
Bill

POLICY NUMBER
Company Use

53-388-319-00
35-02-NC-2106

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC

Term 06-03-2025 to 06-03-2026

	TERRITORY	CLASS
6. 2022 KAUFMAN 22' FLATBED TILT VIN: 5VGFD2229NL006833	152 Pitt County, NC	

COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$87.57
Comprehensive	ACV - \$ 500 deductible	72.95
Collision	ACV - \$ 500 deductible	87.03
Rental Reimbursement	\$ 40 per day/\$1,200 each accident	65.98
Terrorism Coverage		1.41
TOTAL		\$314.94

Interested Parties: None

Additional Endorsements For This Item: 19760 (02-90)

ITEM DETAILS: Flatbed trailer operated within a 100 mile radius.

USE CLASS (00723): Contractor - Building Private Dwellings.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.36 PD - \$15.36

150 3072 100 0009500 1173

7. 2021 CHEV SILVERADO C1500 VIN: 3GCNWAEF3MG388219	152 Pitt County, NC
--	------------------------

COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$1,280.65
Medical Payments	\$ 5,000 each person	46.59
Comprehensive	ACV - \$ 500 deductible	296.95
Collision	ACV - \$ 500 deductible	690.39
Towing and Labor	\$ 100 each disablement	12.53
Rental Reimbursement	\$ 40 per day/\$1,200 each accident	62.68
Terrorism Coverage		11.80
TOTAL		\$2,401.59

Interested Parties: None

Additional Endorsements For This Item: 19760 (02-90) 19753 (02-90)

ITEM DETAILS: Light truck operated within a 200 mile radius - service use.

Business Auto Plus Coverage Package applies.

USE CLASS (00723): Contractor - Building Private Dwellings.

A 5% discount has been applied to autos used in contracting business.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.36 PD - \$15.36

150 3072 100 0031500 1173

OWNERS INS. CO.

Issued 04-10-2025

AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
15-0336-00 TB MKT TERR 092

Company
Bill

POLICY NUMBER
Company Use

53-388-319-00
35-02-NC-2106

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC

Term 06-03-2025 to 06-03-2026

	TERRITORY	CLASS
8. 2021 CHEV SILVERADO C1500 VIN: 3GCNWAEF1MG401520	152 Pitt County, NC	
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$1,280.65
Medical Payments	\$ 5,000 each person	46.59
Comprehensive	ACV - \$ 500 deductible	296.95
Collision	ACV - \$ 500 deductible	690.39
Towing and Labor	\$ 100 each disablement	12.53
Rental Reimbursement	\$ 40 per day/\$1,200 each accident	62.68
Terrorism Coverage		11.80
	TOTAL	\$2,401.59

Interested Parties: None

Additional Endorsements For This Item: 19760 (02-90) 19753 (02-90)

ITEM DETAILS: Light truck operated within a 200 mile radius - service use.

Business Auto Plus Coverage Package applies.

USE CLASS (00723): Contractor - Building Private Dwellings.

A 5% discount has been applied to autos used in contracting business.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.36 PD - \$15.36

150 3072 100 0031500 1173

9. 2015 FORD F450 VIN: 1FDUF4HY9FEB89594	152 Pitt County, NC	
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$1,316.50
Medical Payments	\$ 5,000 each person	46.59
Comprehensive	ACV - \$ 500 deductible	259.02
Collision	ACV - \$ 500 deductible	478.42
Rental Reimbursement	\$ 40 per day/\$1,200 each accident	62.68
Terrorism Coverage		10.66
	TOTAL	\$2,173.87

Interested Parties: None

Additional Endorsements For This Item: 19760 (02-90)

ITEM DETAILS: Medium truck operated within a 300 mile radius - service use.

Business Auto Plus Coverage Package applies.

USE CLASS (00723): Contractor - Building Private Dwellings.

A 5% discount has been applied to autos used in contracting business.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.36 PD - \$15.36

150 3072 100 0047642 A 1173

OWNERS INS. CO.

Issued 04-10-2025

AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
15-0336-00 TB MKT TERR 092

Company
Bill

POLICY NUMBER
Company Use

53-388-319-00
35-02-NC-2106

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC

Term 06-03-2025 to 06-03-2026

	TERRITORY	CLASS
10. 2022 GMC SIERRA CREW K1500 AT4X VIN: 3GTUUFEL6NG579736	152 Pitt County, NC	
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$1,667.44
Medical Payments	\$ 5,000 each person	48.92
Comprehensive	ACV - \$ 500 deductible	468.62
Collision	ACV - \$ 500 deductible	1,502.65
Towing and Labor	\$ 100 each disablement	13.16
Rental Reimbursement	\$ 40 per day/\$1,200 each accident	65.81
Terrorism Coverage		18.68
	TOTAL	\$3,785.28

Interested Parties:

Lienholder (Loss Payee): PROVIDENCE BANK, PO BOX 7727, ROCKY MOUNT, NC 27804-0727

Additional Endorsements For This Item: 19760 (02-90) 19753 (02-90)

ITEM DETAILS: Light truck operated within a 200 mile radius - service use.

Business Auto Plus Coverage Package applies.

USE CLASS (00723): Contractor - Building Private Dwellings.

Auto driven for business and personal use.

A 5% discount has been applied to autos used in contracting business.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.36 PD - \$15.36

150 3072 100 0070001 A 1173

11. 2024 GMC ACADIA SUV UPLEVEL VIN: 1GKENKKSXRJ241500	152 Pitt County, NC	
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$1,146.91
Medical Payments	\$ 5,000 each person	48.92
Comprehensive	ACV - \$ 500 deductible	342.56
Collision	ACV - \$ 500 deductible	883.73
Towing and Labor	\$ 100 each disablement	13.16
Rental Reimbursement	\$ 40 per day/\$1,200 each accident	65.81
Terrorism Coverage		12.35
	TOTAL	\$2,513.44

Interested Parties: None

Additional Endorsements For This Item: 19760 (02-90) 19753 (02-90)

ITEM DETAILS: Light truck operated within a 100 mile radius - service use.

Business Auto Plus Coverage Package applies.

USE CLASS (00723): Contractor - Building Private Dwellings.

Auto driven for business and personal use.

A 5% discount has been applied to autos used in contracting business.

Vehicle Count Factor Applies.

Total item recoupment by coverage:

BI - \$15.36 PD - \$15.36

150 3072 100 0040001 A 1173

Endorsements That Apply To This Policy

OWNERS INS. CO.

Issued 04-10-2025

AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
15-0336-00 TB MKT TERR 092

Company
Bill

POLICY NUMBER
Company Use

53-388-319-00
35-02-NC-2106

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC

Term 06-03-2025 to 06-03-2026

	TERRITORY	CLASS
	152	SPL
Employee Hired Autos	Pitt County, NC	
COVERAGES	LIMITS	PREMIUM
Combined Liability	\$1Million each accident	\$50.85
Comprehensive	ACV \$ 100 deductible each covered auto	4.40
Collision	ACV \$ 250 deductible each covered auto	7.71
Terrorism Coverage		.16
	TOTAL	\$63.12

Additional Endorsements For This Item: CA2054 (10-13)

Total item recoupment by coverage:

BI - \$15.35 PD - \$15.35

150 3070 100 1173

	152
Business Auto Plus Coverage Package	Pitt County, NC
COVERAGES	PREMIUM
See Form	\$247.76
Terrorism Coverage	1.24
	TOTAL
	\$249.00

Additional Endorsements For This Item: 69497 (08-20)

ITEM DETAILS: 9 qualified item(s).

150 1173

	TERM
ESTIMATED TOTAL PREMIUM	\$28,411.90
PAID IN FULL DISCOUNT	-2,841.20
ESTIMATED TOTAL PREMIUM IF ON FULL PAY PLAN BY 06/03/2025	\$25,570.70

The Paid In Full Discount does not apply to fixed fees or statutory charges.

Discount applies for affiliation with: GREENVILLE-PITT COUNTY CHAMBER OF COMMERCE.

A 7% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X): Comm Umb()
Comm Prop/Comm Liab(X) WC() Life() Personal() Farm().

01173

01030

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999
AGENCY FLATLANDS JESSUP INSURANCE GROUP LLC
15-0336-00 TB MKT TERR 092 (252) 798-5561

**BUSINESS AUTO POLICY
PREFERRED PROGRAM**

Renewal Effective 06-03-2025

POLICY NUMBER 53-388-319-00
Company Use 35-02-NC-2106

NAMED INSURED REGGIE SPAIN CONSTRUCTION LLC
REGGIE SPAIN HOMES LLC

ADDRESS 609 COUNTRY CLUB DR STE D
GREENVILLE NC 27834-6210

Company Bill	POLICY TERM	
	12:01 a.m.	12:01 a.m.
	06-03-2025	to 06-03-2026

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

000096 / 000094

Scheduled Drivers List

Listed below are drivers currently scheduled on this policy. Please compare the list with your current records and contact your agent with any changes that need to be made. We will update the list accordingly for the next renewal.

Name: Last	First	Age	State
SPAIN	REGINALD	65	NC
SPAIN	BONITA	60	NC
SPAIN	HUDSON	28	NC
SPAIN	KEITH	66	NC
SPAIN	TOLLIE	34	NC
LEMPIN	DAVID	40	NC
KENNEDY	THOMAS	57	NC

**COMMERCIAL AUTO
89005 (7-06)****THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

EXCLUSION OF NUCLEAR, BIOLOGICAL OR CHEMICAL TERRORISM

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
GARAGE COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. The following definitions are added and apply under this endorsement wherever the term terrorism, or the phrase any injury, damage, loss or expense, are enclosed in quotation marks:

- 1.** "Terrorism" means activities against persons, organizations or property of any nature:
 - a.** That involve the following or preparation for the following:
 - (1)** Use or threat of force or violence; or
 - (2)** Commission or threat of a dangerous act; or
 - (3)** Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
 - b.** When one or both of the following applies:
 - (1)** The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
 - (2)** It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic ob-

jectives or to express (or express opposition to) a philosophy or ideology.

- 2.** "Any injury, damage, loss or expense" means any injury, damage, loss or expense covered under any Coverage Form or Policy to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal injury", "advertising injury", "loss", loss of use, rental reimbursement after "loss" or "covered pollution cost or expense", as may be defined under this Coverage Form, Policy or any applicable endorsement.

B. Except with respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage or Garagekeepers Coverage - Customers' Sound Receiving Equipment, the following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for "any injury, damage, loss or expense" caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". "Any injury, damage, loss or expense" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury, damage, loss or expense. **But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":**

- 1.** The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or de-

vice that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or

2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident regardless of whether this endorsement was in effect during the entirety of that time period or not.

- C. With respect to Physical Damage Coverage, Trailer Interchange Coverage, Garagekeepers Coverage or Garagekeepers Coverage - Customers' Sound Receiving Equipment, the following exclusion is added:

EXCLUSION OF TERRORISM

We will not pay for any "loss", loss of use or rental reimbursement after "loss" caused directly or indirectly by

"terrorism", including action in hindering or defending against an actual or expected incident of "terrorism".
But this exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident regardless of whether this endorsement was in effect during the entirety of that time period or not.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:

A. Under any Liability Coverage, to "bodily injury" or "property damage":

- (1)** 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
- (2)** Resulting from the "hazardous properties" of "nuclear material" and 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.

B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:

- (1)** 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;
- (2)** 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"; or
- (3)** 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 **(3)** applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this endorsement:

"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:

- (a)** Any "nuclear reactor";
- (b)** Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";
- (c)** 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;
- (d)** 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.