



RISK MANAGEMENT

220 North Main, P.O. Box 8645
Ann Arbor, Michigan 48107-8645
(734) 222-6735
FAX (734) 222-6758
<http://www.ewashtenaw.org>

April 13, 2015

Re: FOIA Request – Common Official Bonding/Surety Request

Dear [REDACTED]

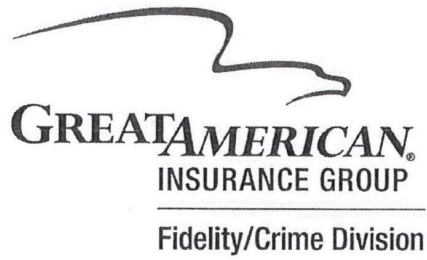
Please be advised that your request for copies of the Bonds Washtenaw County has in place has been granted. I am enclosing copies of the individual bonds as well as the crime policy as the policy includes all the blanket bonds.

If you have any questions, please let me know.

A copy of this request will be kept on file for no less than one (1) year.

Sincerely,

Judy Kramer, Risk Management
Coordinator/FOIA Coordinator



Should this account have a potential claim situation, please contact:

Fidelity / Crime Claims Department
Great American Insurance Group
Five Waterside Crossing
Windsor, CT 06095

(860) 298-7330
(860) 688-8188 fax

CrimeClaims@gaic.com



Administrative Offices
301 E 4th Street
Cincinnati OH 45202-4201
513 369 5000 ph

Policy No. GVT 217-13-48 - 09
Renewal Of GVT 217-13-48 - 08

BUSINESSPRO® POLICY COMMON DECLARATIONS

NAMED INSURED WASHTENAW COUNTY, MICHIGAN
220 N. MAIN STREET
AND ADDRESS: ANN ARBOR, MI 48107

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

AGENT'S NAME AND ADDRESS:
ARTHUR J GALLAGHER RISK MANAG
MANAGEMENT
2 PIERCE PLACE, 20TH FLOOR
ITASCA, IL 60143-3141

Insurance is afforded by the Company named below, a Capital Stock Corporation:
GREAT AMERICAN INSURANCE COMPANY

POLICY PERIOD: From 10/01/2014 To 10/01/2015
12:01 A.M. Standard Time at the address of the Named Insured

This policy consists of the following Coverage Parts for which a premium is indicated. This premium may be subject to adjustment.

	Premium
Commercial Property	\$
Commercial General Liability	\$
Commercial Crime and Fidelity	\$ 10,904
Commercial Inland Marine	\$
Commercial Equipment Breakdown	\$
Commercial Auto	\$
Commercial Umbrella	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL	\$ 10,904

FORMS AND ENDORSEMENTS applicable to all Coverage Parts and made part of this Policy at time of issue are listed on the attached Forms and Endorsements Schedule
IL 88 01 (11/85).

POLICY ALTERNATE MAILING ADDRESS:



Administrative Offices
301 E 4th Street
Cincinnati, Ohio 45202-4201
Tel: 1-513-369-5000

BUSINESSPRO FORMS AND ENDORSEMENTS SCHEDULE

It is hereby understood and agreed the following forms and endorsements are attached to and are a part of this policy:

	Form and Edition	Date Added*		Form Description
		ST	Date Deleted	
1.	IL0017	11/98	MI	COMMON POLICY CONDITIONS
2.	CR7800	01/86	MI	CRIME COVERAGE PART DECLARATIONS
3.	CR0110	08/07	MI	MI CHANGES - DUTIES
4.	IL0286	09/08	MI	MI CHANGES-CANCELLATION/NONRENEWAL
5.	IL7324	08/12	MI	ECONOMIC AND TRADE SANCTIONS CLAUSE
6.	IL7268	09/09	MI	IN WITNESS CLAUSE
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*If not at inception

COMMON POLICY CONDITIONS

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

A. Cancellation

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

B. Changes

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

C. Examination of Your Books and Records

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

D. Inspections and Surveys

1. We have the right to:
 - a. make inspections and surveys at any time;
 - b. give you reports on the conditions we find; and
 - c. recommend changes.

2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. are safe or healthful; or
 - b. comply with laws, regulations, codes or standards.

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

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

E. Premiums

The first Named Insured shown in the Declarations:

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

F. Transfer of Your Rights and Duties Under this Policy

Your rights and duties under this Policy may not be transferred without our written con-

sent except in the case of death of an individual named insured.

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



Administrative Offices
301 E 4th Street
Cincinnati, Ohio 45202-4201
Tel: 1-513-369-5000

Policy No. GVT 217-13-48 - 09

**BUSINESSPRO CRIME COVERAGE PART
DECLARATIONS PAGE**

NAMED INSURED: WASHTENAW COUNTY, MICHIGAN

POLICY PERIOD:
10/01/2014 to 10/01/2015

The Crime Coverage Part consists of this Declarations Form, the Crime General Provisions Form and the Coverage Forms indicated as applicable.

COVERAGE, LIMITS OF INSURANCE AND DEDUCTIBLE:

Coverage Form(s) Forming Part of This Coverage Part	Limit of Insurance	Deductible Amount	Premium
FORM O - PUBLIC EMPLOYEE DISHONESTY INCLUDES SUBLIMIT OF \$1,250,000 FOR FAITHFUL PERFORMANCE	\$5,000,000*	\$25,000	INCL.
FORM B - FORGERY OR ALTERATION	\$ 500,000	\$ 5,000	INCL.
FORM C - THEFT, DISAPPEARANCE & DESTRUCTION - SECTION 1	SCHEDULED	\$ 5,000	INCL.
- SECTION 2	SCHEDULED	\$ 5,000	INCL.
FORM D - ROBBERY AND SAFE BURGLARY	SCHEDULED	\$ 5,000	INCL.
FORM F - COMPUTER SYSTEMS FRAUD	\$5,000,000	\$25,000	INCL.
Total			\$10,904.

PREMIUM

Premium for This Coverage Part: \$10,904.

Premium shown is payable: \$10,904. at inception:
\$10,904

FORMS AND ENDORSEMENTS applicable to all Coverage forms and made part of this policy at time of issue are listed on the attached Forms and Endorsements Schedule CR 88 01 (01/86).

CANCELLATION OF PRIOR INSURANCE:

By acceptance of this Coverage Part, you give us notice cancelling prior Policy or Bond Nos. GVT 217-13-48 - 08

, the cancellation to be effective at the time this Coverage Part becomes effective.

CR 01 10
(Ed. 08 07)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MICHIGAN CHANGES - DUTIES

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE FORM
GOVERNMENT CRIME COVERAGE FORM
KIDNAP/RANSOM AND EXTORTION COVERAGE FORM

A. Under the Commercial Crime Coverage Form and Government Crime Coverage Form, the following is added to the Duties in the Event of Loss Condition:

Notice given by or on behalf of the Insured to our authorized agent, with particulars sufficient to identify the Insured, shall be considered notice to us.

B. Under the Kidnap/Ransom and Extortion Coverage Form, the following is added to the Duties in the Event of an Occurrence Condition:

Notice given by or on behalf of the Insured to our authorized agent, with particulars sufficient to identify the Insured, shall be considered notice to us.

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CR 01 10 (Ed. 08/07) XS

CR 10 04
(Ed. 01 89)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUDE TRADING LOSS

This endorsement applies to **EMPLOYEE DISHONESTY COVERAGE FORM A** or **PUBLIC EMPLOYEE DISHONESTY COVERAGE FORM O** or **P**.

PROVISIONS

We will not pay for loss resulting directly or indirectly from trading, whether in your name or in a genuine or fictitious account.

CR 10 04 (Ed. 01/89) XS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MICHIGAN CHANGES - CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
 COMMERCIAL GENERAL LIABILITY COVERAGE PART
 COMMERCIAL INLAND MARINE COVERAGE PART
 CRIME AND FIDELITY COVERAGE PART
 EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
 EQUIPMENT BREAKDOWN COVERAGE PART
 FARM COVERAGE PART
 MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

A. The **Cancellation** Common Policy Condition is amended as follows:

1. Paragraph 1. is replaced by the following:

The first Named Insured shown in the Declarations may cancel this Policy by mailing or delivering to us or our authorized agent advance notice of cancellation.

2. Paragraph 3. is replaced by the following:

We will mail or deliver our notice to the first Named Insured's last mailing address known to us or our authorized agent.

3. Paragraph 5. is replaced by the following:

If this Policy is cancelled, we will send the first Named Insured any pro rata premium refund due. The minimum earned premium

shall not be less than the pro rata premium for the expired time or \$25.00, whichever is greater. The cancellation will be effective even if we have not made or offered a refund.

B. The following condition is added and supercedes any other provision to the contrary:

Nonrenewal

If we decide not to renew this Policy, we will mail or deliver to the first Named Insured's last mailing address known to us or our authorized agent written notice of the non-renewal not less than 30 days before the expiration date.

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

B *B0*09/25/14*GVT2171348-09

ORIGINAL COPY

0059540 GREAT AMERICAN INSURANCE CO



Administrative Offices
301 E 4th Street
Cincinnati, Ohio 45202-4201
Tel: 1-513-369-5000

IL 73 24 (Ed. 08 12)

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

ECONOMIC AND TRADE SANCTIONS CLAUSE

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

IL 73 24 (Ed. 08/12)



Administrative Offices
580 Walnut Street
Cincinnati, Ohio 45202
Tel: 1-513-369-5000

IL 72 68
(Ed. 09 09)

In Witness Clause

In Witness Whereof, we have caused this Policy to be executed and attested, and, if required by state law, this Policy shall not be valid unless countersigned by our authorized representative.

A handwritten signature in black ink, appearing to read "D. J. C.", followed by a horizontal line.

President

A handwritten signature in black ink, appearing to read "Eve Cutler Rosen".

Secretary



Administrative Offices
301 E 4th Street
Cincinnati, Ohio 45202-4201
Tel: 1-513-369-5000

BUSINESSPRO FORMS AND ENDORSEMENTS SCHEDULE

It is hereby understood and agreed the following forms and endorsements are attached to and are a part of this policy:

	Form and Edition	Date Added* or ST Date Deleted	Form Description
1.	CR1100	04/97 MI	CRIME GENERAL PROVISIONS-DISCOVERY
2.	CR0016	10/90 MI	PUBLIC EMPLOYEE DISHONESTY COV FORM
3.	CR0003	01/86 MI	FORGERY OR ALTERATION COVERAGE FORM
4.	CR0004	10/90 MI	THEFT/DISAPPEARANCE/DESTRUCT COV
5.	CR0005	10/90 MI	ROBBERY & SAFE BURGLARY COV FORM D
6.	CR0007	10/90 MI	COMPUTER FRAUD COVERAGE FORM
7.	CR1004	01/89 MI	EXCLUDE TRADING LOSS
8.	CR1018	01/86 MI	INCL CHAIRMAN/MEMBERS AS EMPLOYEES
9.	CR1019	10/90 MI	INCL DIRECTOR/TRUSTEE AS EMPLOYEES
10.	CR1022	01/86 MI	INCL VOLUNTEER WORKERS AS EMPLOYEES
11.	CR1026	10/90 MI	INCL SPEC NON-COMP OFFICERS AS EMPL
12.	CR1044	12/93 MI	ADD FAITHFUL PERFORMANCE OF DUTY
13.	CR8802	01/86 MI	GENERAL ENDORSEMENT
14.	CR8802	01/86 MI	GENERAL ENDORSEMENT
15.	CR8802	01/86 MI	GENERAL ENDORSEMENT
16.	CR8802	01/86 MI	GENERAL ENDORSEMENT
17.	CR8802	01/86 MI	GENERAL ENDORSEMENT
18.	CR8802	01/86 MI	GENERAL ENDORSEMENT
19.	CR8802	01/86 MI	GENERAL ENDORSEMENT
20.	CR8802	01/86 MI	GENERAL ENDORSEMENT
21.	CR8802	01/86 MI	GENERAL ENDORSEMENT
22.	CR8802	01/86 MI	GENERAL ENDORSEMENT

*If not at inception



Administrative Offices
301 E 4th Street
Cincinnati, Ohio 45202-4201
Tel: 1-513-369-5000

BUSINESSPRO FORMS AND ENDORSEMENTS SCHEDULE

It is hereby understood and agreed the following forms and endorsements are attached to and are a part of this policy:

	Form and Edition	Date Added* or ST Date Deleted	Form Description
1.	CR8802	01/86 MI	GENERAL ENDORSEMENT
2.	CR8802	01/86 MI	WIRE FUNDS TRANSFER FRAUD COV
3.	CR8802	01/86 MI	TERMINATED EMPLOYEES END
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*If not at inception

**CRIME GENERAL PROVISIONS
(DISCOVERY FORM)**

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

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Words and phrases in quotation marks are defined in the policy.

Unless stated otherwise in any Crime Coverage Form, Declarations or endorsement, the following General Exclusions, General Conditions and General Definitions apply to all Crime Coverage Forms forming part of this policy.

A. GENERAL EXCLUSIONS

We will not pay for loss as specified below:

- 1. Acts Committed by You or Your Partners:** Loss resulting from any dishonest or criminal act committed by you or any of your partners whether acting alone or in collusion with other persons.
- 2. Governmental Action:** Loss resulting from seizure or destruction of property by order of governmental authority.
- 3. Indirect Loss:** Loss that is an indirect result of any act or "occurrence" covered by this insurance including, but not limited to, loss resulting from:
 - a. Your inability to realize income that you would have realized had there been no loss of, or loss from damage to, Covered Property.
 - b. Payment of damages of any type for which you are legally liable. But we will pay compensatory damages arising directly from a loss covered under this insurance.
 - c. Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this insurance.
- 4. Legal Expenses:** Expenses related to any legal action.

5. Nuclear: Loss resulting from nuclear reaction, nuclear radiation or radioactive contamination, or any related act or incident.

6. War and Similar Actions: Loss resulting from war, whether or not declared, war-like action, insurrection, rebellion or revolution, or any related act or incident.

B. GENERAL CONDITIONS

- 1. Concealment, Misrepresentation or Fraud:** This insurance is void in any case of fraud by you as it relates to this insurance at any time. It is also void if you or any other Insured, at any time, intentionally conceal or misrepresent a material fact concerning:
 - a. this insurance;
 - b. the Covered Property;
 - c. your interest in the Covered Property; or
 - d. a claim under this insurance.
- 2. Consolidation - Merger:** If through consolidation or merger with, or purchase or acquisition of assets or liabilities of, some other entity:
 - a. any additional persons become "employees"; or

- b. you acquire the use and control of any additional "premises";

any insurance afforded for "employees" or "premises" also applies to those additional "employees" or "premises," for acts committed or events occurring within 60 days after the effective date of such consolidation, merger, or purchase or acquisition of assets or liabilities.

You must give us written notice within this 60 day period and obtain our written consent to extend this insurance to such additional "employees" or "premises." Upon obtaining our written consent, you must pay us an additional premium.

If you fail to notify us in writing within this 60 day period, then this insurance shall automatically terminate as to such additional "employees" or "premises."

- 3. Coverage Extensions:** Unless stated otherwise in the Coverage Form, our liability under any Coverage Extension is part of, not in addition to, the Limit of Insurance applying to the Coverage or Coverage Section.

- 4. Discovery of Loss:** Discovery of loss occurs when you first become aware of facts which would cause a reasonable person to assume that a loss covered by this insurance has been or will be incurred, even though the exact amount or details of loss may not then be known.

Discovery also occurs when you receive notice of an actual or potential claim against you involving a loss covered under this insurance.

- 5. Duties in the Event of Loss:** After you discover a loss or a situation that may result in loss of, or loss from damage to, Covered Property you must:
- a. Notify us as soon as possible.
 - b. Submit to examination under oath at our request and give us a signed statement of your answers.
 - c. Give us a detailed, sworn proof of loss within 120 days.

- d. Cooperate with us in the investigation and settlement of any claim.

- 6. Extended Period to Discover Loss:** We will pay for loss that you sustained prior to the effective date of termination or cancellation of this insurance, which is discovered by you no later than 60 days from the date of that termination or cancellation.

However, this extended period to discover loss terminates immediately upon the effective date of any other similar insurance obtained by you that covers the loss in whole or in part.

7. Joint Insured

- a. If more than one Insured is named in the Declarations, the first Named Insured will act for itself and for every other Insured for all purposes of this insurance. If the first Named Insured ceases to be covered, then the next Named Insured will become the first Named Insured.
- b. If any Insured or partner or officer of that Insured has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every Insured.
- c. An "employee" of any Insured is considered to be an "employee" of every Insured.
- d. If this insurance or any of its coverages is cancelled or terminated as to any Insured, loss sustained by that Insured is covered only if discovered no later than 60 days from the date of that cancellation or termination.

However, this extended period to discover loss terminates as to that Insured immediately upon the effective date of any other similar insurance obtained by that Insured that covers the loss in whole or in part.

- e. We will not pay more for loss sustained by more than one Insured than the amount we would pay if all the loss had been sustained by one Insured.
- 8. Legal Action Against Us:** You may not bring any legal action against us involving loss:
- unless you have complied with all the terms of this insurance; and
 - until 90 days after you have filed proof of loss with us; and
 - unless brought within 2 years from the date you discover the loss.
- 9. Liberalization:** If we adopt any revision that would broaden the coverage under this insurance without additional premium within 45 days prior to or during the Policy Period, the broadened coverage will immediately apply to this insurance.
- 10. Loss Covered Under More Than One Coverage of This Insurance:** If two or more coverages of this insurance apply to the same loss, we will pay the lesser of:
- the actual amount of loss; or
 - the sum of the Limits of Insurance applicable to those coverages.
- 11. Non-Cumulation of Limit of Insurance:** Regardless of the number of years this insurance remains in force or the number of premiums paid, no Limit of Insurance cumulates from year to year or period to period.
- 12. Other Insurance:** This insurance does not apply to loss recoverable or recovered under other insurance or indemnity. However, if the limit of the other insurance or indemnity is insufficient to cover the entire amount of the loss, this insurance will apply to that part of the loss, other than that falling within any Deductible Amount, not recoverable or recovered under the other insurance or indemnity. However, this insurance will not apply to the amount

of loss that is more than the applicable Limit of Insurance shown in the Declarations.

- 13. Ownership of Property; Interests Covered:** The property covered under this insurance is limited to property:

- that you own or hold; or
- for which you are legally liable.

However, this insurance is for your benefit only. It provides no rights or benefits to any other person or organization.

- 14. Policy Period:**

- The Policy Period is shown in the Declarations.

- Subject to the **Discovery of Loss Condition**, we will pay for loss that you sustain through acts committed or events occurring at any time and discovered by you during the Policy Period.

- 15. Records:** You must keep records of all Covered Property so we can verify the amount of any loss.

- 16. Recoveries:**

- Any recoveries, less the cost of obtaining them, made after settlement of loss covered by this insurance will be distributed as follows:

- to you, until you are reimbursed for any loss that you sustain that exceeds the Limit of Insurance and the Deductible Amount, if any;
- then to us, until we are reimbursed for the settlement made;
- then to you, until you are reimbursed for that part of the loss equal to the Deductible Amount, if any.

- Recoveries do not include any recovery:

- (1) from insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or
 - (2) of original "securities" after duplicates of them have been issued.
- 17. Territory:** This insurance covers only acts committed or events occurring within the United States of America, U.S. Virgin Islands, Puerto Rico, Canal Zone, or Canada.
- 18. Transfer of Your Rights of Recovery Against Others to Us:** You must transfer to us all your rights of recovery against any person or organization for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after loss to impair them.
- 19. Valuation--Settlement:**
- a. Subject to the applicable **Limit of Insurance** Provision we will pay for:
 - (1) Loss of "money" but only up to and including its face value. We may, at our option, pay for loss of "money" issued by any country other than the United States of America:
 - (a) at face value in the "money" issued by that country; or
 - (b) in the United States of America dollar equivalent determined by the rate of exchange on the day the loss was discovered.
 - (2) Loss of "securities" but only up to and including their value at the close of business on the day the loss was discovered. We may, at our option:
 - (a) pay the value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities"; or
 - (b) pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities." However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:
 - i. value of the "securities" at the close of business on the day the loss was discovered; or
 - ii. Limit of Insurance.
 - (3) Loss of, or loss from damage to, "property other than money and securities" or loss from damage to the "premises" for not more than the:
 - (a) actual cash value of the property on the day the loss was discovered;
 - (b) cost of repairing the property or "premises"; or
 - (c) cost of replacing the property with property of like kind and quality.

We may, at our option, pay the actual cash value of the property or repair or replace it.

If we cannot agree with you upon the actual cash value or the cost of repair or replacement, the value or cost will be determined by arbitration.
 - b. We may, at our option, pay for loss of, or loss from damage to, property other than "money";
 - (1) in the "money" of the country in which the loss occurred; or
 - (2) in the United States of America dollar equivalent of the "money" of the country in which the loss

occurred determined by the rate of exchange on the day the loss was discovered.

- c. Any property that we pay for or replace becomes our property.

C. GENERAL DEFINITIONS

1. "Employee" means:

a. Any natural person:

- (1) while in your service (and for 30 days after termination of service); and
- (2) whom you compensate directly by salary, wages or commissions; and
- (3) whom you have the right to direct and control while performing services for you; or

b. Any natural person who is furnished to you to:

- (1) substitute for a permanent "employee" on leave; or
- (2) meet seasonal or short-term workload conditions;

while that person is subject to your direction and control and performing services for you excluding, however, any such person while having care and custody of property outside the "premises."

But "employee" does not mean any:

(1) agent, broker, person leased to you by a labor leasing firm, factor, commission merchant, consignee, independent contractor or representative of the same general character; or

(2) director or trustee except while performing acts coming within the scope of the usual duties of an employee.

2. "Money" means:

- a. currency, coins and bank notes in current use and having a face value; and
- b. travelers checks, register checks and money orders held for sale to the public.

3. "Property Other Than Money and Securities" means any tangible property other than "money" and "securities" that has intrinsic value but does not include any property listed in any Crime Coverage Form as Property Not Covered.

4. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

- a. tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
- b. evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

but does not include "money."

PUBLIC EMPLOYEE DISHONESTY COVERAGE FORM

A. COVERAGE

We will pay for loss of, and loss from damage to, Covered Property resulting directly from the Covered Cause of Loss.

1. **Covered Property:** "Money," "securities," and "property other than money and securities."

2. **Covered Cause of Loss:** "Employee dishonesty."

3. **Coverage Extension:**

Employees Temporarily Outside Coverage Territory: We will pay for loss caused by any "employee" while temporarily outside the territory specified in the Territory General Condition for a period not more than 90 days.

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the **Declarations**.

C. DEDUCTIBLE

1. We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the **Declarations**. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance.

2. You must:

a. Give us notice as soon as possible of any loss of the type insured under this Coverage Form even though it falls entirely within the Deductible Amount.

b. Upon our request, give us a statement describing the loss.

D. ADDITIONAL EXCLUSIONS, CONDITIONS

AND DEFINITIONS: In addition to the provisions in the Crime General Provisions Form, this Coverage Form is subject to the following:

1. **Additional Exclusions:** We will not pay for loss or damages as specified below:

a. **Employee Cancelled Under Prior Insurance:** loss caused by any "employee" of yours, or predecessor in interest of yours, for whom similar prior insurance has been cancelled and not reinstated since the last such cancellation.

b. **Inventory Shortages:** loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

(1) an inventory computation; or

(2) a profit and loss computation.

c. **Bonded Employee:** loss caused by any "employee" required by law to be individually bonded.

d. **Treasurer or Tax Collector:** loss caused by a treasurer or tax collector by whatever name known.

e. **Damages:** damages for which you are legally liable as a result of:

(1) the deprivation or violation of the civil rights of any person by an "employee"; or

(2) the tortious conduct of an "employee," except conversion of property of other parties held by you in any capacity.

2. Additional Conditions

a. Cancellation As To Any Employee:

This insurance is cancelled as to any "employee":

- (1) Immediately upon discovery by you or any official or employee authorized to manage, govern or control your employees, of any dishonest act committed by that "employee" whether before or after becoming employed by you.
- (2) On the date specified in a notice mailed to you. That date will be at least 30 days after the date of mailing.

The mailing of notice to you at the last mailing address known to us will be sufficient proof of notice. Delivery of notice is the same as mailing.

b. Sole Benefit: This insurance is for your sole benefit. No legal proceeding of any kind to recover on account of loss under this coverage may be brought by anyone other than you.

c. Indemnification: We will indemnify any of your officials who are required by law to give bonds for the faithful performance of their service against

loss through dishonest acts of persons who serve under them, subject to the Limit of Insurance.

3. Additional Definitions

a. "Employee Dishonesty" in paragraph A.2. means only dishonest acts committed by an "employee," whether identified or not, acting alone or in collusion with other persons, with the manifest intent to:

(1) cause you to sustain loss; and also

(2) obtain financial benefit (other than employee benefits earned in the normal course of employment, including: salaries, commissions, fees, bonuses, promotions, awards, profit sharing or pensions) for:

(a) the "employee"; or

(b) any person or organization intended by the "employee" to receive that benefit.

b. "Occurrence" means all loss caused by, or involving, one or more "employees," whether the result of a single act or series of acts.

FORGERY OR ALTERATION COVERAGE FORM**A. COVERAGE**

We will pay for loss involving Covered Instruments resulting directly from the Covered Causes of Loss.

1. **COVERED INSTRUMENTS:** Checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:

- a. Made or drawn by or drawn upon you;
- b. Made or drawn by one acting as your agent; or that are purported to have been so made or drawn.

2. **COVERED CAUSES OF LOSS:** Forgery or alteration of, on or in any Covered Instrument.

3. COVERAGE EXTENSION

Legal Expenses: If you are sued for refusing to pay any Covered Instrument on the basis that it has been forged or altered, and you have our written consent to defend against the suit, we will pay for any reasonable legal expenses that you incur and pay in that defense. The amount we will pay under this extension is in addition to the Limit of Insurance applicable to this insurance.

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the Declarations.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance. This provision does not apply to legal expenses paid under the Coverage Extension.

D. ADDITIONAL EXCLUSION, CONDITIONS AND DEFINITION

In addition to the provisions in the Crime General Provisions Form, this Coverage Form is also subject to the following:

1. Additional Exclusion:

Acts of Employees, Directors, or Trustees: We will not pay for loss resulting from any dishonest or criminal act committed by any of your "employees," directors, or trustees:

- a. Whether acting alone or in collusion with other persons;

or

- b. Whether while performing services for you or otherwise.

2. Additional Conditions:

- a. **Facsimile Signatures:** We will treat mechanically reproduced facsimile signatures the same as handwritten signatures.

- b. **General Amendment:** As respects this Coverage Form, the words Covered Property in the Crime General Provisions Form means Covered Instruments.

- c. **Proof of Loss:** You must include with your proof of loss any instrument involved in that loss, or, if that is not possible, an affidavit setting forth the amount and cause of loss.

- d. **Territory:** We will cover loss you sustain anywhere in the world.

The Territory General Condition does not apply to this Coverage Form.

3. Additional Definition:

"Occurrence" means all loss caused by any person or in which that person is involved, whether the loss involves one or more instruments.

THEFT, DISAPPEARANCE AND DESTRUCTION COVERAGE FORM

A. COVERAGE - We will pay for loss of Covered Property resulting directly from the Covered Causes of Loss.

(2) Disappearance

(3) Destruction

1. Section 1. - Inside The Premises

a. Covered Property: "Money" and "securities" inside the "premises" or a "banking premises."

b. Covered Causes of Loss

(1) "Theft"

(2) Disappearance

(3) Destruction

c. Coverage Extensions

(1) **Containers of Covered Property:** We will pay for loss of, and loss from damage to, a locked safe, vault, cash register, cash box or cash drawer located in the "premises" resulting directly from an actual or attempted:

(a) "theft" of; or

(b) unlawful entry into

those containers.

(2) **Premises Damage:** We will pay for loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of Covered Property if you are the owner of the "premises" or are liable for damage to it.

2. Section 2. - Outside the Premises

a. Covered Property: "Money" and "securities" outside the "premises" in the care and custody of a "messenger."

b. Covered Causes of Loss

(1) "Theft"

c. Coverage Extension

Conveyance of Property By Armored Motor Vehicle Company: We will pay for loss of Covered Property resulting directly from the Covered Causes of Loss while outside the "premises" in the care and custody of an armored motor vehicle company.

But, we will pay only for the amount of loss that you cannot recover:

(1) under your contract with the armored motor vehicle company; and

(2) from any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the **Declarations**.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the **Declarations**. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance. In the event more than one Deductible Amount could apply to the loss, only the highest Deductible Amount may be applied.

D. ADDITIONAL EXCLUSIONS, CONDITIONS AND DEFINITIONS: In addition to the provisions in the Crime General Provisions, this Coverage Form is subject to the following:

1. Additional Exclusions: We will not pay for loss as specified below:

a. **Accounting or Arithmetical Errors or Omissions:** Loss resulting from accounting or arithmetical errors or omissions.

b. **Acts of Employees, Directors, Trustees or Representatives:** Loss resulting from any dishonest or criminal act committed by any of your "employees," directors, trustees or authorized representatives:

(1) acting alone or in collusion with other persons; or

(2) while performing services for you or otherwise.

c. **Exchanges or Purchases:** Loss resulting from the giving or surrendering of property in any exchange or purchase.

d. **Fire:** Loss from damage to the "premises" resulting from fire, however caused.

e. **Money Operated Devices:** Loss of property contained in any money operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.

f. **Transfer or Surrender of Property**

(1) Loss of property after it has been transferred or surrendered to a person or place outside the "premises" or "banking premises":

(a) On the basis of unauthorized instructions; or

(b) As a result of a threat to do:

i. bodily harm to any person; or

ii. damage to any property.

(2) But, this exclusion does not apply under **Coverage**, Section 2. to loss of Covered Property while outside the "premises" or "banking premises" in the care and custody of a "messenger" if you:

(a) had no knowledge of any threat at the time the conveyance began; or

(b) had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.

g. **Vandalism:** Loss from damage to the "premises" or its exterior or to containers of Covered Property by vandalism or malicious mischief.

h. **Voluntary Parting of Title to or Possession of Property:** Loss resulting from your, or anyone acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

2. Additional Condition

Duties in the Event of Loss: If you have reason to believe that any loss of, or loss from damage to, Covered Property involves a violation of law, you must notify the police.

3. Additional Definitions

a. **"Banking Premises"** means the interior of that portion of any building occupied by a banking institution or similar safe depository.

b. **"Messenger"** means you, any of your partners or any "employee" while having care and custody of the property outside the "premises."

c. **"Occurrence"** means an:

(1) act or series of related acts involving one or more persons; or

(2) act or event, or a series of related acts or events not involving any person.

d. **"Premises"** means the interior of that portion of any building you occupy in conducting your business.

e. **"Theft"** means any act of stealing.

**ROBBERY AND SAFE BURGLARY COVERAGE FORM -
PROPERTY OTHER THAN MONEY AND SECURITIES**

A. COVERAGE - We will pay for loss of, and loss from damage to, Covered Property resulting directly from the Covered Causes of Loss.

1. Section 1. - Inside The Premises

a. Robbery Of A Custodian

(1) **Covered Property:** "Property other than money and securities" inside the "premises" in the care and custody of a "custodian".

(2) **Property Not Covered:** Motor vehicles, trailers, or semi-trailers or equipment and accessories attached to them.

(3) **Covered Cause of Loss:** Actual or attempted "robbery".

(4) **Coverage Extension**

Premises Damage: We will pay for loss from damage to the "premises" or its exterior resulting directly from the Covered Cause of Loss, if you are the owner of the "premises" or are liable for damage to it.

b. Safe Burglary

(1) **Covered Property:** "Property other than money and securities" inside the "premises" in a safe or vault.

(2) **Covered Cause of Loss:** Actual or attempted "safe burglary".

(3) Coverage Extension

Premises, Safe and Vault Damage: We will pay for loss from damage to:

(a) the "premises" or its exterior; or

(b) a locked safe or vault located inside the "premises";

resulting directly from the Covered Cause of Loss, if you are the owner of the property or liable for damage to it.

2. Section 2. - Outside The Premises

a. Covered Property: "Property other than money and securities" outside the "premises" in the care and custody of a "messenger."

b. Property Not Covered: Motor vehicles, trailers or semi-trailers or equipment and accessories attached to them.

c. Covered Cause of Loss: Actual or attempted "robbery."

d. Coverage Extension

Conveyance Of Property By Armored Motor Vehicle Company: We will pay for loss of, and loss from damage to, Covered Property resulting directly from the Covered Cause of Loss while outside the "premises" in the care and custody of an armored motor vehicle company.

But, we will pay only for the amount of loss you cannot recover:

- (1) under your contract with the armored motor vehicle company; and
- (2) from any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the **Declarations**.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the **Declarations**. We will then pay the amount of loss in excess of the Deductible Amount up to the Limit of Insurance. In the event more than one Deductible Amount could apply to the loss, only the highest Deductible Amount may be applied.

D. ADDITIONAL EXCLUSIONS, CONDITIONS AND DEFINITIONS: In addition to the provisions in the Crime General Provisions, this Coverage Form is subject to the following:

1. Additional Exclusions: We will not pay for loss as specified below:

a. Acts of Employees, Directors, Trustees or Representatives: Loss resulting from any dishonest or criminal act committed by any of your "employees," directors, trustees or authorized representatives:

- (1) acting alone or in collusion with other persons; or
- (2) while performing services for you or otherwise.

b. Fire: Loss resulting from fire, however caused, except loss from damage to a safe or vault.

c. Transfer or Surrender of Property

(1) Loss of, or loss from damage to, property after it has been transferred or surrendered to a person or place outside the "premises":

(a) on the basis of unauthorized instructions; or

(b) as a result of a threat to do:

i. bodily harm to any person; or

ii. damage to any property.

(2) But, this exclusion does not apply under **Coverage**, Section 2. to loss of Covered Property while outside the "premises" in the care and custody of a "messenger" if you:

(a) had no knowledge of any threat at the time the conveyance began; or

(b) had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.

d. Vandalism: Loss from damage to any property by vandalism or malicious mischief.

2. Additional Conditions:

a. Duties in the Event of Loss: If you have reason to believe that any loss of, or loss from damage to, Covered Property involves a violation of law, you must notify the police.

b. Special Limit of Insurance for Specified Property: We will only pay up to \$5,000 for any one "occurrence" of loss of, and loss from damage to:

- (1) precious metals, precious or semi-precious stones, pearls, furs, or completed or partially completed articles made of or

containing such materials that constitute the principal value of such articles; or

- (2) manuscripts, drawings, or records of any kind or the cost of re-constructing them or reproducing any information contained in them.

3. Additional Definitions

a. **"Custodian"** means you, any of your partners or any "employee" while having care and custody of the property inside the "premises," excluding any person while acting as a "watchperson" or janitor.

b. **"Messenger"** means you, any of your partners or any "employee" while having care and custody of the property outside the "premises."

c. **"Occurrence"** means an:

- (1) act or series of related acts involving one or more persons; or
(2) act or event, or a series of related acts or events not involving any person.

d. **"Premises"** means the interior of that portion of any building you occupy in conducting your business.

e. **"Robbery"** means the taking of property from the care and custody of a person by one who has:

(1) caused or threatened to cause that person bodily harm; or

(2) committed an obviously unlawful act witnessed by that person.

f. **"Safe Burglary"** means the taking of:

(1) property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or

(2) a safe or vault from inside the "premises."

g. **"Watchperson"** means any person you retain specifically to have care and custody of property inside the "premises" and who has no other duties.

COMPUTER FRAUD COVERAGE FORM

A. COVERAGE – We will pay for loss of, and loss from damage to, Covered Property resulting directly from the Covered Causes of Loss.

1. Covered Property: "Money," "Securities" and "Property Other Than Money and Securities."

2. Covered Cause of Loss: "Computer Fraud."

(2) while performing services for you or otherwise.

b. Inventory Shortages: Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

(1) an inventory computation; or

(2) a profit and loss computation.

B. LIMIT OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the **Declarations**.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible Amount in the **Declarations**. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance. In the event more than one Deductible Amount could apply to the loss, only the highest Deductible Amount may be applied.

D. ADDITIONAL EXCLUSIONS, CONDITIONS AND DEFINITIONS: In addition to the provisions in the Crime General Provisions, this Coverage Form is subject to the following:

1. Additional Exclusions: We will not pay for loss as specified below:

a. Acts of Employees, Directors, Trustees or Representatives: Loss resulting from any dishonest or criminal act committed by any of your "employees," directors, trustees or authorized representatives:

(1) acting alone or in collusion with other persons; or

2. Additional Conditions:

a. Duties in the Event of Loss: If you have reason to believe that any loss of, or loss from damage to, Covered Property involves a violation of law, you must notify the police.

b. Special Limit of Insurance for Specified Property: We will only pay up to \$5,000 for any one "occurrence" of loss of, and loss from damage to, manuscripts, drawings, or records of any kind or the cost of reconstructing them or reproducing any information contained in them.

3. Additional Definitions:

a. "Banking Premises" means the interior of that portion of any building occupied by a banking institution or similar safe depository.

b. "Computer Fraud" means "theft" of property following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the "premises" or "banking premises" to a person (other than a "messenger") outside those "premises" or to a place outside those "premises."

c. **"Messenger"** means you, any of your partners or any "employee" while having care and custody of the property outside the "premises."

e. **"Premises"** means the interior of that portion of any building you occupy in conducting your business.

f. **"Theft"** means any act of stealing.

d. **"Occurrence"** means an:

- (1) act or series of related acts involving one or more persons; or
- (2) act or event, or a series of related acts or events not involving any person.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**INCLUDE THE CHAIRMAN AND MEMBERS OF SPECIFIED
COMMITTEES AS EMPLOYEES**

This endorsement applies to the CRIME GENERAL PROVISIONS FORM and all Crime Coverage Forms forming part of the Policy.

A. SCHEDULE

Names of Committees

ALL COMMITTEES

B. PROVISIONS

"Employee" also includes any natural person, whether or not compensated, while performing services for you as the chairman, or a member of any committee named in the SCHEDULE.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCLUDE SPECIFIED DIRECTORS OR TRUSTEES ON COMMITTEES AS EMPLOYEES

This endorsement applies to the CRIME GENERAL PROVISIONS FORM and all Crime Coverage Forms forming part of the Policy.

A. SCHEDULE

Directors or Trustees

ALL DIRECTORS WHETHER OR NOT COMPENSATED

B. PROVISIONS

"Employee" also includes any of your directors or trustees who are shown in the SCHEDULE while acting as a member of any of your elected or appointed committees to perform on your behalf specific, as distinguished from general, directorial acts.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCLUDE SPECIFIED NON-COMPENSATED OFFICERS AS EMPLOYEES

This endorsement applies to the CRIME GENERAL PROVISIONS FORM and all Crime Coverage Forms forming part of the Policy.

A. SCHEDULE

Names or Titles of Non-Compensated Officers

ALL NON-COMPENSATED OFFICERS

B. PROVISIONS

"Employee" also includes your non-compensated officers shown in the Schedule.



Administrative Offices
 301 E 4th Street
 Cincinnati, Ohio 45202-4201
 Tel: 1-513-369-5000

BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 1

CONVERT TO SCHEDULE COVERAGE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT APPLIES TO THE CRIME COVERAGE FORMS AND SECTIONS OF THOSE FORMS DESIGNATED BELOW:

A. SCHEDULE*

PREMISES	COV. FORM	SECTION 1 LIMITS	SECTION 2 LIMITS	NUMBER OF MESSENGERS	NUMBER OF ARMORED MOTOR VEHICLES
P-001	C	\$950,000			
	C		\$950,000	1	
	D 1A	\$ 50,000			
	D 1B	\$ 50,000			
	D		\$ 50,000	1	
P-002	C	\$100,000			
	C		\$100,000	1	
	D 1A	\$ 50,000			
	D 1B	\$ 50,000			
	D		\$ 50,000	1	

LIMIT OF INSURANCE FOR ADDITIONALLY ACQUIRED:

PREMISES: N/A MESSENGERS: N/A ARMORED MOTOR VEHICLES: N/A

B. PROVISIONS

1. THE DEFINITION OF "PREMISES" IS AMENDED TO READ AS FOLLOWS:

"PREMISES" MEANS THE INTERIOR OF THAT PORTION OF THE BUILDING AT THE ADDRESS SHOWN IN THE SCHEDULE THAT YOU OCCUPY IN CONDUCTING YOUR BUSINESS.

2. THE ONLY "MESSENGERS" AND "ARMORED MOTOR VEHICLES" COVERED ARE THOSE OPERATING FROM OR SERVING THE "PREMISES" SHOWN IN THE SCHEDULE.



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BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 1 CONTINUED

3. COVERAGE FOR "PREMISES," "MESSENGERS" OR "ARMORED MOTOR VEHICLES" ACQUIRED IN ADDITION TO THOSE SHOWN IN THE SCHEDULE, WILL APPLY FOR 60 DAYS FROM THE DATE ACQUIRED IN THE LIMIT SHOWN IN THE SCHEDULE.
4. OUR LIMIT OF LIABILITY FOR ANY ONE "MESSENGER" OR "ARMORED MOTOR VEHICLE" IS THE LIMIT OF INSURANCE SHOWN IN THE SCHEDULE FOR SECTION 2, LOSS OUTSIDE THE PREMISES, FOR THE "PREMISES" FROM WHICH THE "MESSENGER" OR "ARMORED MOTOR VEHICLE" INITIALLY OPERATES REGARDLESS OF THE NUMBER OF OTHER "PREMISES" SERVED.
5. THE CONSOLIDATION - MERGER GENERAL CONDITION IN THE CRIME GENERAL PROVISIONS DOES NOT APPLY.

* INFORMATION REQUIRED TO COMPLETE THIS SCHEDULE, IF NOT SHOWN ON THIS ENDORSEMENT, WILL BE SHOWN IN THE DECLARATIONS.



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BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 2

PREMISES ADDRESS INFORMATION COMMERCIAL CRIME COVERAGE PART

LISTED BELOW ARE THE PREMISES IDENTIFIER(S) AND CORRESPONDING ADDRESS(ES) WHICH APPEAR ON APPLICABLE ENDORSEMENTS CONTAINED IN THE CRIME COVERAGE PART.

THIS MAY NOT BE A COMPLETE LIST OF ALL PREMISES ON THIS POLICY.

PREMISES	ADDRESS
P-001	200 MAIN ANN ARBOR, MI 48104
P-002	ALL OTHER PREMISES MICHIGAN 48107



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BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 3

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT APPLIES TO THE PUBLIC EMPLOYEE DISHONESTY COVERAGE FORM O.
COVERAGE FORM O HAS A TOTAL LIMIT OF \$5,000,000 WITH A BREAK DOWN AS
FOLLOWS:

\$1,250,000 LIMIT WITH FAITHFUL PERFORMANCE
\$3,750,000 EXCESS LIMIT OF PUBLIC EMPLOYEE DISHONESTY COVERAGE

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.



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BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 4

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT APPLIES ONLY TO THE THEFT, DISAPPEARANCE AND DESTRUCTION
COVERAGE FORM C.

THE MOST WE WILL PAY FOR THE LOSS OF "MONEY" ARISING OUT OF ANY ONE
"OCCURRENCE" IS \$50,000.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.



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BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 5

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT APPLIES ONLY TO THE PUBLIC EMPLOYEE COVERAGE FORM:

1. ADDITIONAL EXCLUSIONS D.1.C. AND D.1.D. ARE DELETED FROM THE COVERAGE FORM.
2. COVERAGE PROVIDED BY THE COVERAGE FORM WOULD BE EXCESS OF ANY STATUTORY BOND(S) IN PLACE.

ALL OTHER PROVISIONS OF THE POLICY REMAIN UNCHANGED.

B *B0*09/25/14*GVT2171348-09

ORIGINAL COPY

0059540 GREAT AMERICAN INSURANCE CO

CR 88 02 (Ed. 01 86)



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BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 6

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

REVISION TO INVENTORY SHORTAGE

THIS ENDORSEMENT APPLIES ONLY TO THE PUBLIC EMPLOYEE DISHONESTY COVERAGE FORM.

ITEM D.1.B. IS AMENDED TO INCLUDE:

WHERE THE INSURED ESTABLISHES WHOLLY APART FROM SUCH COMPARISON THAT IT HAS SUSTAINED A LOSS COVERED UNDER COVERAGE FORM O, THEN IT MAY OFFER ITS INVENTORY RECORDS AND ACTUAL PHYSICAL COUNT OF INVENTORY IN SUPPORT OF THE AMOUNT OF LOSS CLAIMED.

B *B0*09/25/14*GVT2171348-09

0059540

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BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 7

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IT IS AGREED THAT WITH RESPECT TO THE COUNTY'S LIBRARY BOARD, ALL OF THEIR EMPLOYEES, VOLUNTEERS AND TRUSTEES ARE COVERED UNDER THE POLICY.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

BUSINESSPRO (Reg. U.S. Pat. Off.)

CR 88 02 (Ed. 01/86) PRO

(Page 1 of 1)



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BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 8

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THIS ENDORSEMENT APPLIES ONLY TO THE CRIME GENERAL PROVISIONS FORM:

ITEM B.5. IS AMENDED TO READ AS FOLLOWS:

5. EXTENDED PERIOD TO DISCOVER LOSS: WE WILL PAY ONLY FOR COVERED LOSS DISCOVERED NO LATER THAN 60 DAYS FROM THE END OF THE POLICY PERIOD WITH THE EXCEPTION THAT A ONE (1) YEAR DISCOVERY PERIOD WILL APPLY TO THE EMPLOYEE BENEFIT PLANS IN ACCORDANCE WITH THE ERISA REQUIREMENTS.

ALL OTHER PROVISIONS OF THE POLICY REMAIN UNCHANGED.



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BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 9

THIS ENDORSEMENT CHANGE THE POLICY. PLEASE READ IT CAREFULLY.

COVERT TO SCHEDULE COVERAGE

THIS ENDORSEMENT MODIFIES THE CRIME PROTECTION POLICY NO. GVT 217-13-48 - 09.

THIS ENDORSEMENT APPLIES TO COVERAGE FORMS O & C.

1) COVERAGE FORMS O & C : COVERAGE IS PROVIDED ONLY ON A SCHEDULE BASIS AS FOLLOWS:

ADDRESS OF PREMISES	LIMIT OF INSURANCE
---------------------	--------------------

ATM SERIAL NO. 1520-F-33-18316	\$50,000.
LOCATED AT: DISTRICT COURT BUILDING 4133 WASHTENAW ANN ARBOR, MI 48108	

ATM SERIAL NO. 1520-F-33-07680	\$50,000.
LOCATED AT: COURTHOUSE 101 E. HURON ANN ARBOR, MI 48108	

DEDUCTIBLE APPLICABLE TO THE ABOVE \$15,000. PER OCCURRENCE.

2) COVERAGE PROVIDED UNDER COVERAGE FORMS O & C IS LIMITED AS FOLLOWS:

- A) TO MONEY CONTAINED IN THE ATMS SCHEDULE IN PARAGRAPH 1 ABOVE. SUCH ATMS MUST BE SECURED, LOCKED PROPERLY AND HAVE THEIR ALARM ACTIVATED.
- B) COVERED CAUSES OF LOSS:
THEFT, BUT ONLY IF THEFT IS COMMITTED BY A PERSON WHO FIRST MAKES AN UNLAWFUL ENTRY INTO THE ATMS AS EVIDENCED BY MARKS OF FORCIBLE ENTRY AND/OR DESTRUCTION OF MONEY ONLY AND WHILE CONTAINED IN THE ATMS SCHEDULE IN PARAGRAPH 1 ABOVE.
- C) NO COVERAGE FOR DAMAGES IS PROVIDED.

3) INSURED MOST PROVIDE NOTICE OF ADDITIONAL ATMS.

ALL OTHER TERMS OF THE POLICY REMAIN UNCHANGED.



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301 E 4th Street
Cincinnati, Ohio 45202-4201
Tel: 1-513-369-5000

BUSINESSPRO GENERAL ENDORSEMENT

ENDORSEMENT NO. 10

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONTRACT SPECIFIC THIRD PARTY COVERAGE

1. COVERAGE FORM 0 - PUBLIC EMPLOYEE DISHONESTY COVERAGE IS AMENDED BY ADDING THE FOLLOWING:

THE COMPANY WILL INDEMNIFY ANY CLIENT OF THE NAMED INSURED FOR LOSS SUSTAINED BY SUCH CLIENT AS THE DIRECT RESULT OF EMPLOYEE DISHONESTY COMMITTED BY AN EMPLOYEE, ACTING ALONE OR IN COLLUSION WITH OTHERS, WHILE PERFORMING CONTRACTED SERVICES FOR AREA AGENCY ON AGING 1-B (AAA 1-B).

2. SECTION D.3. - DEFINITIONS, IS AMENDED BY ADDING THE FOLLOWING:

C. CLIENTS' PROPERTY MEANS: MONEY, SECURITIES OR OTHER PROPERTY;

(1) OWNED BY THE CLIENT:

(2) FOR WHICH THE CLIENT IS LEGALLY LIABLE.

D. COVERAGE PROVIDED BY THIS ENDORSEMENT SHALL BE LIMITED TO CONTRACT NO: CR 43598

BETWEEN AREA AGENCY ON AGING 1-B (AAA 1-B) AND WASHTENAW COUNTY, MI.

3. SECTION D.1. - EXCLUSIONS, IS AMENDED BY ADDING THE FOLLOWING:

C. LOSS ATTRIBUTABLE TO FRAUDULENT, DISHONEST OR CRIMINAL ACTS OF ANY CLIENTS' PROPRIETOR, OFFICER, DIRECTOR, PARTNER OR EMPLOYEE.

4. THE LIMIT AND DEDUCTIBLE THAT APPLY TO THIS ENDORSEMENT ARE AS FOLLOWS:

LIMIT OF LIABILITY: \$50,000

DEDUCTIBLE: \$10,000



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BUSINESSPRO® GENERAL ENDORSEMENT

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ENDORSEMENT NO. 11

WIRE FUNDS TRANSFER FRAUD COVERAGE

A. COVERAGE

We will pay for loss of Covered Property resulting directly from the Covered Cause of Loss

- 1. Covered Property:
"Money" and "Securities"
- 2. Covered Cause of Loss:
"Wire Funds Transfer Fraud"

B. LIMITS OF INSURANCE

The most we will pay for loss in any one "occurrence" is the applicable Limit of Insurance shown in the Declarations.

C. DEDUCTIBLE

We will not pay for loss in any one "occurrence" unless the amount of loss exceeds the Deductible amount shown in the Declarations. We will then pay the amount of loss in excess of the Deductible amount up to the Limit of Insurance. In the event more than one deductible amount could apply to the loss, only the highest Deductible amount may be applied.

D. ADDITIONAL EXCLUSIONS, CONDITIONS AND DEFINITIONS

In addition to the provisions in the Crime General Provisions Form, the Coverage Form is subject to the following:

- 1. Additional Exclusions: We will not pay for loss as specified below:
 - a. Acts of "employees," directors, trustees. Loss resulting from any dishonest or criminal act committed by any of your "employees," directors, trustees or authorized representatives.
 - (1) acting alone or in collusion with other persons; or
 - (2) while performing services for you or otherwise.
 - b. Loss caused by fire, however caused.
 - c. Transfer or surrender of property.

- (1) loss of, or loss from damage to, property after it has been transferred or surrendered to a person or place outside the "premises."
 - (a) on the basis of unauthorized instructions or
 - (b) as a result of a threat to do
 - (i) bodily harm to any person or
 - (ii) damage to any property
 - d. Loss resulting from forgery or alteration of, on or in any "covered instrument."
 - e. Loss resulting from theft, disappearance or destruction of "money" or "securities" inside or outside the "premises" or a "banking premises."
 - f. Loss resulting from accounting or arithmetical errors or omissions.
 - g. Loss resulting from "computer fraud."
2. Additional Conditions:
- a. Duties in the Event of Loss: If you have reason to believe that a loss has occurred, you must notify the "financial institution" that handles your "transfer account" as soon as possible.
 - b. Transfer Agreements: You will maintain a written agreement with any "financial institution" authorized to transfer Covered Property at your request.
3. Additional Definitions:
- a. "Banking premises" means the interior of that portion of any building occupied by a banking institution or similar safe depository.
 - b. "Computer fraud" means "theft" of Covered Property following and directly related to the use of any computer to fraudulently cause a transfer of that property from inside the "premises" or "banking premises" to a person (other than a "messenger") outside those "premises" or to a place outside those "premises."
 - c. "Premises" means the interior of that portion of any building you occupy in conducting your business.
 - d. "Transfer account" means an account maintained by you at a "financial institution" from which you can initiate the transfer, payment or delivery of "money" or securities":
 - (1) by means of electronic, telegraphic, cable, teletype, facsimile or telephone instructions communicated directly or through an electronic funds transfer system, or
 - (2) by means of written instructions (other than those described in Form B Coverage) establishing the conditions under which such transfers are to be initiated by such "financial institution" through an electronic funds transfer system.
 - e. "Financial institution" means:
 - (1) a banking, savings or thrift institution, or

- (2) a stock broker, mutual fund, liquid assets fund or similar investment institution at which you maintain a "transfer account."
- f. "Wire Funds Transfer Fraud" means:
- (1) fraudulent electronic, telegraphic, cable, teletype, facsimile or telephone instructions issued to a "financial institution" directing such institution to debit a "transfer account" and to transfer, pay or deliver "money" or "securities" from such "transfer account" which instructions purported to have been transmitted by you but were in fact fraudulently transmitted by someone other than you without your knowledge or consent, or
- (2) fraudulent written instructions (other than those described in Form B Coverage) issued to a "financial institution" directing such institution to debit a "transfer account" and to transfer, pay or deliver "money" or "securities" from such "transfer account" and to transfer, pay or deliver "money" or "securities" from such "transfer account" by use of an electronic funds transfer system at specified intervals or under specified conditions which instructions purported to have been issued by you but were in fact fraudulently issued, forged or altered by someone other than you without your knowledge or consent.
- g. "Occurrence" means an:
- (1) act or a series of related acts involving one or more persons; or
- (2) act or event, or series of related acts or events not involving any person.
- h. "Messenger" means you, any of your partners or any "employees" while having care and custody of the property outside the "premises."
- i. "Theft" means any act of stealing.
- j. "Covered Instrument" means checks, drafts, promissory notes or similar written promises, orders or directions to pay a sum certain in "money" that are:
- (1) made or drawn by or drawn upon you;
- (2) made or drawn by one acting as your agent;
- or that purported as have been so made or drawn.



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CR 88 02 (Ed. 01/86)

BUSINESSPRO® GENERAL ENDORSEMENT

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ENDORSEMENT NO. 12

TERMINATED EMPLOYEES ENDORSEMENT

This endorsement applies to the crime general provision only.

Item **C.1.A.(1)** is removed entirely and replaced with:

While in your service (and for 60 days after termination of service), and

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INCLUDE VOLUNTEER WORKERS AS EMPLOYEES

This endorsement applies to the CRIME GENERAL PROVISIONS FORM and all Crime Coverage Forms forming part of the Policy.

PROVISIONS

"Employee" also includes any non-compensated natural person:

1. Other than one who is a fund solicitor, while performing services for you that, are usual to the duties of an "employee"; or
2. While acting as a fund solicitor during fund raising campaigns.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADD FAITHFUL PERFORMANCE OF DUTY

This endorsement applies only to PUBLIC EMPLOYEE DISHONESTY COVERAGE FORM O. or P.

PROVISIONS

1. The following is added as a Covered Cause of Loss:

Failure of any "employee" to faithfully perform his or her duties as prescribed by law, when such failure has as its direct and immediate result a loss of your Covered Property.

2. The following Additional Exclusion is added:

Depository Failure: loss resulting from the failure of any entity acting as a depository for your property or property for which you are responsible.

3. Part 2.a.(1) of the Coverage Form is deleted and the following substituted:

Immediately upon discovery by you or any official or employee authorized to manage, govern or control your employees of any act on the part of an "employee" whether before or after becoming employed by you which would constitute a loss covered under the terms of this Coverage Form, as amended by this endorsement.

4. Part 2.c. of the Coverage Form is deleted and the following substituted:

Indemnification: We will indemnify any of your officials who are required by law to give bonds for the faithful performance of their service against loss through the failure of any "employee" under the supervision of that official to faithfully perform his or her duties as prescribed by law, when such failure has as its direct and immediate result a loss of your Covered Property.