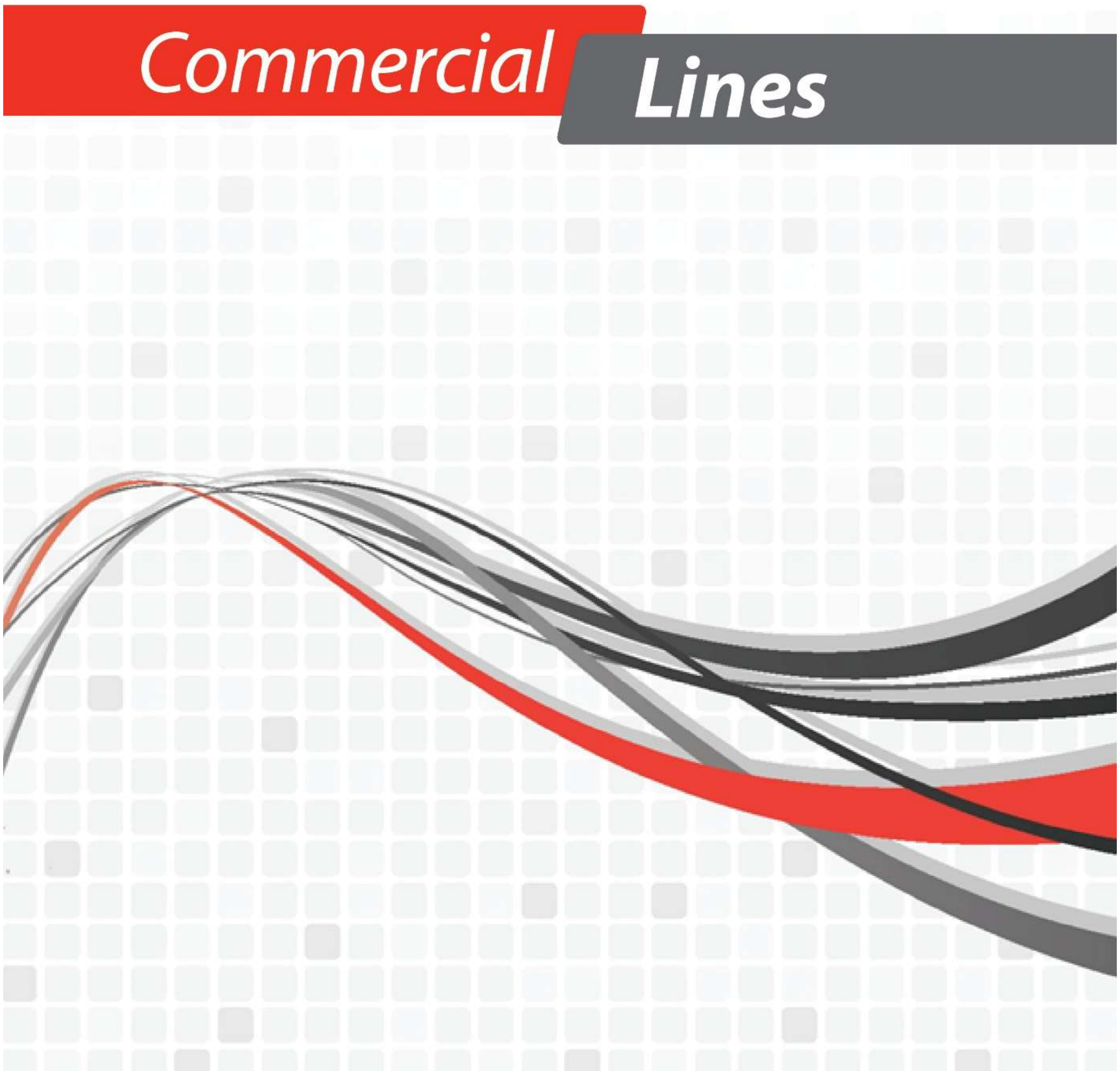
Aunt Tempys Condominium Trust
PO Box 911
Osterville, MA 02655



MAPFRE | INSURANCE

Enclosed is your renewal package from MAPFRE Insurance.

We look forward to continuing to do business with you.

Dear Policyholder,

Your renewal offer is enclosed. Included in this renewal offer package is your declarations page that summarizes your policy and coverages, in addition to your policy documents. Please keep these documents for your records.

ACTION NEEDED!
Please note that you are required to pay your minimum balance due prior to your renewal effective date to ensure no coverage or policy interruption.

If you are currently on EFT, your renewal payment will automatically be deducted according to the EFT withdrawal schedule that will be mailed separately.

If you are on a mail bill payment plan, a bill will be mailed separately, approximately 30 days prior to the due date.

If you would like to make any policy changes, or have questions in regards to your policy or coverages, please contact your agent.

Thank you again for being a valued MAPFRE customer!

MAPFRE | INSURANCE

Pay Plan Options

THIS IS NOT A BILL - Your bill will be mailed separately

Your Current Payment Plan: ANNUAL TWO PAYMENTS

Future Average Installment Amount: $4,534.50

Installment Fee: $8.00/installment

We accept: Mail Check/eCheck/Online Banking/EFT/Credit Card/Debit Card

If you would like to change your payment plan, no problem!

You can change your plan by calling MAPFRE's customer service center.

MAPFRE Customer Service

1-877-MAPFRE1(1-877-627-3731)

Note: Changes to payment plan or method are effective on the next invoice. If you have a bill that already issued, please make payment on that invoice.

The chart below displays projected future invoice amounts after your renewal payment of $4,534.50 is received. Invoice amounts are based on renewal information available on 2025-07-01.*

PAY PLAN OPTIONS	MAIL BILL Use the "Make a Payment" button on our website to make a one-time payment or pay by check in the mail prior to your due date	ONLINE BANKING Sign up through your bank's website or portal	ELECTRONIC FUNDS TRANSFER (EFT) Lowest installment fee with automatic payments deducted from your bank account.
FULL PAY	Renewal: $9,069.00	Renewal: $9,069.00	Renewal: $9,069.00
2 PAY	$4,542.50/invoice	$4,542.50/invoice	$4,534.50/invoice
4 PAY	$2,275.25/invoice	$2,275.25/invoice	$2,267.25/invoice
6 PAY	$1,518.90/invoice	$1,518.90/invoice	$1,510.90/invoice
MONTHLY	$801.54/invoice	$801.54/invoice	$793.54/invoice

Why Choose Online Banking over EFT
With online banking, you can pay at your convenience and manage your account on your schedule. Avoid the hassle of an enrollment process from setting up and managing EFT.

*Changes to your policy may alter the amounts listed above.

MAPFRE Insurance Company

11 Gore Road, Webster, MA 01570

BUSINESSOWNERS

RENEWAL CERTIFICATE

Renewal

POLICY NO:	8008030021466
RENEWAL OF	8008030021466

Agency Code : 20445

ACCOUNT NUMBER:

NAMED INSURED AND MAILING ADDRESS	AGENCY AND MAILING ADDRESS
AUNT TEMPYS CONDOMINIUM TRUST PO BOX 911 OSTERVILLE,MA 02655	INS. SERVICES OF NEW ENGLAND LLC 148 LINDEN STREET, SUITE 300 WELLESLEY, MA 02482

POLICY PERIOD: FROM 07/01/2025 TO 07/01/2026 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

THE NAMED INSURED IS: Other

BUSINESS DESCRIPTION:

IN RETURN FOR THE 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.

MAPFRE | INSURANCE

BUSINESSOWNERS
RENEWAL CERTIFICATE

Renewal

POLICY NO: 8008030021466	**EFFECTIVE DATE:** 07/01/2025
INSURED: AUNT TEMPYS CONDOMINIUM TRUST	**AGENT:** INS. SERVICES OF NEW ENGLAND LLC

DESCRIBED PREMISES

Prem. No.	Bldg. No.	Premises Address:
1	1	234 Parker Road, Osterville, MA 02655
1	2	234 Parker Road, Osterville, MA 02655
1	3	234 Parker Road, Osterville, MA 02655
1	4	234 Parker Road, Osterville, MA 02655
2	1	16 2nd Avenue, Osterville, MA 02655

SECTION I – PROPERTY

Prem. No.	Bldg. No.	Classification No.	Type Of Property (Building Or Business And Personal Property)	Actual Cash Value Of Bldg. Option (Yes Or No)	Automatic Increase Bldg. Limit (Percentage)**	Business Personal Property – Seasonal Increase (Percentage)	Limit Of Insurance*	Premium
1	1		Buildings	No	6%	%	$1,212,973	$3,248
1	2		Buildings	No	6%	%	$257,580	$690
1	3		Buildings	No	6%	%	$314,820	$843
1	4		Buildings	No	6%	%	$314,820	$843
2	1		Buildings	No	6%	%	$508,062	$1,360

Blanket Insurance	
Indicate the type of property to be blanketed and the blanket limit of insurance.	
Type Of Property	**Limit Of Insurance**
Building	$ 2,608,255

BUSINESSOWNERS
RENEWAL CERTIFICATE

Renewal

POLICY NO: 8008030021466	**EFFECTIVE DATE:** 07/01/2025
INSURED: AUNT TEMPYS CONDOMINIUM TRUST	**AGENT:** INS. SERVICES OF NEW ENGLAND LLC

Deductibles (Apply Per Location, Per Occurrence)			
Prem. No.	**Property Deductible**	**Optional Coverage (Other Than Equipment Breakdown Protection Coverage) Deductible**	**Windstorm Or Hail Percentage Deductible**
(Location 1, Building 1)	$ 5,000	$ 500	N/A %
(Location 1, Building 2)	$ 5,000	$ 500	N/A %
(Location 1, Building 3)	$ 5,000	$ 500	N/A %
(Location 1, Building 4)	$ 5,000	$ 500	N/A %
(Location 2, Building 1)	$ 5,000	$ 500	N/A %

Additional Coverages – Optional Higher Limits/Extended Number Of Days (Per Policy)		
Coverage	**Additional Premium**	**Limit Of Insurance/Extended Number Of Days**
Business Income – Extended Number Of Days For Ordinary Payroll Expenses	$ 0	60 Days
Extended Business Income – Extended Number Of Days	$ 0	60 Days
Business Income Period of Restoration		24 Hours

MAPFRE | INSURANCE

BUSINESSOWNERS
RENEWAL CERTIFICATE

Renewal

POLICY NO: 8008030021466 **INSURED:** AUNT TEMPYS CONDOMINIUM TRUST	**EFFECTIVE DATE:** 07/01/2025 **AGENT:** INS. SERVICES OF NEW ENGLAND LLC

Optional Coverages (Applicable only if an "X" is shown in the boxes below)

Location: 1

		Coverage	Limit Of Insurance		
1.		Outdoor Signs	$		Per Occurrence
2.	x	Money And Securities	$ $	5,000 2,000	Inside The Premises Outside The Premises
3.		Employee Dishonesty			Per Occurrence
4.	x	Equipment Breakdown Protection Coverage			Included
5.		Burglary And Robbery (Named Peril Endorsement only) Money And Securities (Amount included when Burglary And Robbery Option Is Selected)	$ $		Inside The Premises Outside The Premises
6.		Fire Department Service Charge	$		
7.		Mold - Fungi, Wet Rot Or Dry Rot	$		
8.		Water Back-up And Sump Overflow	$ $		Covered Property Limit Business Income Limit

Location: 2

		Coverage	Limit Of Insurance		
1.		Outdoor Signs	$		Per Occurrence
2.	x	Money And Securities	$ $	5,000 2,000	Inside The Premises Outside The Premises
3.		Employee Dishonesty			Per Occurrence

MAPFRE | INSURANCE

BUSINESSOWNERS
RENEWAL CERTIFICATE

Renewal

POLICY NO: 8008030021466 **INSURED:** AUNT TEMPYS CONDOMINIUM TRUST	**EFFECTIVE DATE:** 07/01/2025 **AGENT:** INS. SERVICES OF NEW ENGLAND LLC

Location: 2

Coverage			Limit Of Insurance
4.	x	Equipment Breakdown Protection Coverage	Included
5.		Burglary And Robbery (Named Peril Endorsement only) Money And Securities (Amount included when Burglary And Robbery Option Is Selected)	 $ Inside The Premises $ Outside The Premises
6.		Fire Department Service Charge	$
7.		Mold - Fungi, Wet Rot Or Dry Rot	$
8.		Water Back-up And Sump Overflow	$ Covered Property Limit $ Business Income Limit

SECTION II – LIABILITY AND MEDICAL EXPENSES

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to **Section II – Liability** in the Businessowners Coverage Form and any attached endorsements.

Location: (Location 1, Building 1)

Coverage	Limit Of Insurance
Liability And Medical Expenses	$ 1,000,000 Per Occurrence
Medical Expenses	$ 5,000 Per Person

MAPFRE | INSURANCE

BUSINESSOWNERS
RENEWAL CERTIFICATE

Renewal

POLICY NO: 8008030021466	**EFFECTIVE DATE:** 07/01/2025
INSURED: AUNT TEMPYS CONDOMINIUM TRUST	**AGENT:** INS. SERVICES OF NEW ENGLAND LLC

Location: (Location 1, Building 1)

Coverage	Limit Of Insurance		
Damage To Premises Rented To You	$	50,000	Any One Premises
Other Than Products/Completed Operations Aggregate	$	2,000,000	
Products/Completed Operations Aggregate	$	2,000,000	

Liability Premium	$	466

Location: (Location 1, Building 2)

Coverage	Limit Of Insurance		
Liability And Medical Expenses	$	1,000,000	Per Occurrence
Medical Expenses	$	5,000	Per Person
Damage To Premises Rented To You	$	50,000	Any One Premises
Other Than Products/Completed Operations Aggregate	$	2,000,000	
Products/Completed Operations Aggregate	$	2,000,000	

Liability Premium	$	99

Location: (Location 1, Building 3)

Coverage	Limit Of Insurance		
Liability And Medical Expenses	$	1,000,000	Per Occurrence

MAPFRE | INSURANCE

BUSINESSOWNERS
RENEWAL CERTIFICATE

Renewal

POLICY NO: 8008030021466 **INSURED:** AUNT TEMPYS CONDOMINIUM TRUST	**EFFECTIVE DATE:** 07/01/2025 **AGENT:** INS. SERVICES OF NEW ENGLAND LLC

Location: (Location 1, Building 3)

Coverage	Limit Of Insurance		
Medical Expenses	$	5,000	**Per Person**
Damage To Premises Rented To You	$	50,000	**Any One Premises**
Other Than Products/Completed Operations Aggregate	$	2,000,000	
Products/Completed Operations Aggregate	$	2,000,000	

Liability Premium	$ 121

Location: (Location 1, Building 4)

Coverage	Limit Of Insurance		
Liability And Medical Expenses	$	1,000,000	**Per Occurrence**
Medical Expenses	$	5,000	**Per Person**

MAPFRE | INSURANCE

BUSINESSOWNERS
RENEWAL CERTIFICATE

Renewal

POLICY NO: 8008030021466 **INSURED:** AUNT TEMPYS CONDOMINIUM TRUST	**EFFECTIVE DATE:** 07/01/2025 **AGENT:** INS. SERVICES OF NEW ENGLAND LLC

Location: (Location 1, Building 4)

Coverage	Limit Of Insurance		
Damage To Premises Rented To You	$	50,000	**Any One Premises**
Other Than Products/Completed Operations Aggregate	$	2,000,000	
Products/Completed Operations Aggregate	$	2,000,000	

Liability Premium	$ 121

Location: (Location 2, Building 1)

Coverage	Limit Of Insurance		
Liability And Medical Expenses	$	1,000,000	**Per Occurrence**
Medical Expenses	$	5,000	**Per Person**
Damage To Premises Rented To You	$	50,000	**Any One Premises**
Other Than Products/Completed Operations Aggregate	$	2,000,000	
Products/Completed Operations Aggregate	$	2,000,000	

Liability Premium	$ 195

Coverage	Annual Premium	Transaction Premium
Terrorism	$ 41	$ 41

BUSINESSOWNERS
RENEWAL CERTIFICATE

Renewal

POLICY NO: 8008030021466 **INSURED:** AUNT TEMPYS CONDOMINIUM TRUST	**EFFECTIVE DATE:** 07/01/2025 **AGENT:** INS. SERVICES OF NEW ENGLAND LLC

Premium for Endorsements	**$**	1,042

TOTAL BUSINESSOWNERS POLICY PREMIUM	**$**	9,069

TOTAL PREMIUM	**$**	9,069.00

FORMS AND ENDORSEMENTS
APPLYING TO THIS COVERAGE PART AND MADE PART OF THIS POLICY AT TIME OF ISSUE:
See Forms Schedule
NOTE: IF NO ENTRY APPEARS ON THE ABOVE ENDORSEMENTS, INFORMATION REQUIRED TO COMPLETE THE FORM WILL BE SHOWN ON THE SUPPLEMENTAL FORM DECLARATION IMMEDIATELY FOLLOWING THE APPLICABLE ENDORSEMENT.

THESE DECLARATIONS, IF APPLICABLE, TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE FORM(S) AND ENDORSEMENTS, AND SUPPLEMENTAL FORM DECLARATION(S), IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY

BUSINESSOWNERS POLICY
MUSZ 20030 (06/13)

POLICY NUMBER: 8008030021466
NAMED INSURED: Aunt Tempys Condominium Trust

EFFECTIVE DATE: 07/01/2025
PRODUCER CODE: 0000020445

PRIVACY NOTICE

In order to obtain insurance with us, you have provided personal information about yourself. Some of the information may be nonpublic in nature. We have a high regard for your privacy. We want you to know how we handle your personal information. This notice lists the categories of information we collect about you. This notice explains how the information is used and protected. This notice describes our practices for our current and former customers. Any rights you may have as described in this notice are not limited by any other privacy notice we issue.

CATEGORIES OF INFORMATION COLLECTED

Personal information may be collected from people other than you. We collect personal information about you, including nonpublic personal information, from:

- Applications for insurance or other forms you complete;
- Your transactions with us, such as your payment history, claims history and investigation files, policy coverages and limits;
- Your agent or broker;
- Consumer reporting agencies;
- Government agencies or independent reporting agencies, which may include motor vehicle reports, claims reports and property inspections.

DISCLOSURE OF INFORMATION

We may in some circumstances, disclose the information collected about you to third parties. We do not disclose any nonpublic personal information about you unless allowed by law. We provide your information to your agent or broker. **We do not sell or share your information with anyone for marketing purposes.**

RIGHT TO ACCESS AND CORRECT INFORMATION

You have the right to access personal information collected about you. You have the right to correct any information which may be wrong. If you want a more detailed description of our information practice, please write us at the address above. If you want a more detailed description of your rights regarding the information we collect, please direct your inquiry to MAPFRE INSURANCE COMPANY, 11 Gore Road, Webster, MA 01570 (Attention: Compliance Department).

CONFIDENTIALITY AND SECURITY

We protect your nonpublic information. Access to this information is limited to employees, agents, brokers and subcontractors who must have it to provide products and services to you. We have information security programs to protect the security, confidentiality and integrity of your nonpublic personal information.

YOUR AGENT OR BROKER

Your agent or broker is not subject to this privacy notice.

MAPFRE | INSURANCE

MAPFRE Insurance Company

11 Gore Road, Webster, MA 01570

BUSINESSOWNERS

FORMS SCHEDULE

POLICY NO: 8008030021466

RENEWAL OF 8008030021466

ACCOUNT NUMBER:

NAMED INSURED AND MAILING ADDRESS

AUNT TEMPYS CONDOMINIUM TRUST
PO BOX 911
OSTERVILLE, MA 02655

AGENCY AND MAILING ADDRESS 20445

INS. SERVICES OF NEW ENGLAND LLC
148 LINDEN STREET, SUITE 300
WELLESLEY, MA 02482

POLICY PERIOD: FROM 07/01/2025 TO 07/01/2026 AT 12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE.

NOTE: IF NO ENTRY APPEARS ON THE FOLLOWING ENDORSEMENTS, INFORMATION REQUIRED TO COMPLETE THE FORM WILL BE SHOWN ON THE SUPPLEMENTAL FORM DECLARATION IMMEDIATELY FOLLOWING THE APPLICABLE ENDORSEMENT

BUSINESS OWNERS POLICY FORMS	
BP0003 07-13	Businessowners Coverage Form
BP0404 01-10	Hired Auto And Non-Owned Auto Liability
BP0417 01-10	Employment-Related Practices Exclusion
BP0419 07-13	Amendment - Liquor Liability Exclusion - Exception For Scheduled Premises Or Activities
BP0501 07-02	Calculation Of Premium
BP0515 12-20	Disclosure Pursuant To Terrorism Risk Insurance Act
BP0523 01-15	Cap On Losses From Certified Acts Of Terrorism
BP0564 01-15	Conditional Exclusion Of Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act)
BP0576 01-10	Changes - Limited Fungi Coverage
BP0578 01-10	Limited Fungi Or Bacteria Coverage (Liability)
BP1475 07-13	Increased Cost Of Loss And Related Expenses For Green Upgrades
BP1482 07-13	Increase In Rebuilding Expenses Following Disaster (Additional Expense Coverage On Annual Aggregate Basis)
BP1504 12-23	Exclusion - Access Or Disclosure Of Confidential Or Personal Material Or Information
BP1560 02-21	Cyber Incident Exclusion
BP1591 12-23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
BP1803 12-23	Cyber Incident Liability Exclusion
BP1804 12-23	Exclusion - Violation Of Law Addressing Data Privacy
BP0108 03-11	Massachusetts Changes
BP0144 01-21	Massachusetts Changes - Intentional Loss
BP0698 07-13	Massachusetts - Fungi, Wet Rot Or Dry Rot Exclusion And Limitations
BP1707 07-13	Massachusetts Changes - Condominium Association Coverage
BP807MA 12-24	Advisory Notice to Policyholders

MAPFRE | INSURANCE

BUSINESSOWNERS
FORMS SCHEDULE

POLICY NO: 8008030021466 **INSURED:** AUNT TEMPYS CONDOMINIUM TRUST	**EFFECTIVE DATE:** 07/01/2025 **AGENT:** INS. SERVICES OF NEW ENGLAND LLC

MA165 12-17	Policy Changes- Clarification of Condominium Association Covered Property
MA976 12-17	Maintenance Fees
MA954 12-23	Enhancer Plus endorsement
MA2022a 06-16	Massachusetts Changes
MA2022 12-17	Equipment Breakdown Endorsement
US 104 03-16	Employment Practices Liability Insurance Coverage Endorsement
MA011 12-17	ASBESTOS EXCLUSION

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL MATERIAL OR INFORMATION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

The following is added to Paragraph **1. Applicable To Business Liability Coverage** of **B. Exclusions** under **Section II – Liability:**

This insurance does not apply to:

Access Or Disclosure Of Confidential Or Personal Material Or Information

"Bodily Injury", "property damage" or "personal and advertising injury", arising out of any access to or disclosure of any person's or organization's confidential or personal material or information, including:

a. Patents, trade secrets, processing methods, customer lists;

b. Financial information, credit card information;

c. Health information, biometric information; or

d. Any other type of nonpublic material or information.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section II – Liability is amended as follows:

A. The following is added to Paragraph **B. Exclusions:**

This insurance does not apply to:

Perfluoroalkyl And Polyfluoroalkyl Substances

a. "Bodily injury" or "property damage" which would not have occurred, or "personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged, threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any "perfluoroalkyl or polyfluoroalkyl substances".

b. Any loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, "perfluoroalkyl or polyfluoroalkyl substances", by any insured or by any other person or entity.

B. The following is added to Paragraph **F. Liability And Medical Expenses Definitions:**

"Perfluoroalkyl or polyfluoroalkyl substances" means any:

1. Chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:

a. Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;

b. Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts;

c. Perfluoropolyethers (PFPE);

d. Fluorotelomer-based substances; or

e. Side-chain fluorinated polymers; or

2. Good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph **B.1.**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBER INCIDENT LIABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section II – Liability is amended as follows:

A. The following exclusion is added to Paragraph **1. Applicable To Business Liability Coverage** under **B. Exclusions:**

This insurance does not apply to:

Cyber Incident

"Bodily injury", "property damage", or "personal and advertising injury" arising out of a "cyber incident".

This exclusion applies even if damages are claimed for notification costs, credit or identity monitoring expenses, forensic expenses, public relations expenses, data restoration expenses, extortion expenses or any other similar cost or expense incurred by you or others arising out of a "cyber incident".

B. For the purposes of this endorsement, the following is added to Paragraph **F. Liability And Medical Expenses Definitions:**

"Cyber incident" means any:

1. Unauthorized access to or use of any computer system.

2. Malicious code, virus or any other harmful code that is directed at, enacted upon or introduced into any computer system and is designed to access, alter, corrupt, damage, delete, destroy, disrupt, encrypt, exploit, use or prevent or restrict access to or the use of any part of any computer system or otherwise disrupt its normal functioning or operation.

3. Denial of service attack which disrupts, prevents or restricts access to or use of any computer system, or otherwise disrupts its normal functioning or operation.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – VIOLATION OF LAW ADDRESSING DATA PRIVACY

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS COVERAGE FORM

Section II – Liability is amended as follows:

The following is added to Paragraph **B. Exclusions:**

This insurance does not apply to:

Violation Of Law Addressing Data Privacy

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

a. Any federal, state or local statute, ordinance, regulation or other law that addresses, prohibits, or limits access to, use of or the printing, dissemination, disposal, obtaining, collecting, storing, safeguarding, recording, retention, sending, transmitting, communicating, selling or distribution of any person's or organization's confidential or personal material or information, including financial, health, biometric or other nonpublic material or information.

Any such federal, state or local statute, ordinance, regulation or other law includes but is not limited to:

(1) The Illinois Biometric Information Privacy Act (BIPA), including any amendment of or addition to such law; or

(2) The California Consumer Privacy Act (CCPA), including any amendment of or addition to such law; or

b. Any law of a jurisdiction other than the United States of America (including its territories and possessions) or Puerto Rico that is similar to any statute, ordinance, regulation or other law described in Paragraph **a.** above, including but not limited to the European Union's General Data Protection Regulation.

ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form part of your policy. No coverage is provided by this Notice nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is any conflict between the Policy and this Notice, **THE PROVISIONS OF THE POLICY SHALL PREVAIL.**

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new and revised endorsements, which may apply to your renewal policy being issued by us. The material in this notice makes reference to form and endorsement numbers; however, not all forms and endorsements are included in a particular policy.

ENDORSEMENTS

MA 164 Contractors Enhancer Endorsement

The coverage provided by this endorsement is subject to all of the terms, conditions, deductibles, and exclusions applicable to this policy, except as otherwise provided within the endorsement. This revision represents a potential reduction in coverage.

This endorsement has been revised to delete reference to coverage under the Businessowners Coverage Form applying in addition to the coverage due under this endorsement. The limits included in the endorsement have been increased so the total amount of insurance remains unchanged. This revision represents a reinforcement of coverage intent.

The Water Backup of Sewer or Drains Additional Coverage provision has been revised to specify that we will pay for direct physical loss or damage to Covered Property, caused by or resulting from water which backs up from a sewer or drain or water which overflows from a sump, sump pump or related equipment, even if the overflow results from mechanical breakdown of a sump pump or its related equipment. This revision represents a reinforcement of coverage intent.

The Arson Reward Coverage Extension provision has been deleted and replaced with the Reward Coverage Additional Coverage provision. Reward Coverage applies to information leading to the arrest and conviction of any person(s) who have damaged or stolen any of your Covered Property. This represents a broadening of coverage. These reward offers must be documented. Additionally, the person entitled to the reward cannot be an insured under this policy. These revisions represent a potential reduction in coverage.

Other changes in the endorsement are editorial.

BP400CW Cyber Suite Coverage Endorsement

BP401CW Cyber Suite Coverage Endorsement

Clarifications have been applied to the Cyber Suite Coverage Endorsement Exclusions section.

The exclusion addressing war and military action has been revised. Because the way war is waged has changed significantly over the past few decades, the war exclusion language has been updated to make it clear that the exclusion broadly applies to the modern reality of war and is not limited to the way conflicts were prosecuted many decades ago when the traditional language was written and introduced. The exclusion has been revised to preserve its essential principles – that losses arising from war and conflicts that have the attributes of war are not covered – but also to make it clear that the characteristics of war and conflict evolve over time with changes in technology, tactics and weapons, and are not fixed at some point in the past. These revisions represent a potential reduction in coverage.

The exclusionary language referencing infrastructure has also been revised. The prior exclusion excluded losses based upon, attributable to or arising out of the failure of power supply or telecommunications networks not owned or operated by the insured. With this revision, satellite networks have been added to the list of examples of telecommunications networks. The rule embodied by the exclusion (that external network infrastructure failures are not covered) has not changed and an additional example has just been added to further clarify what counts as a telecommunications network. These revisions represent a potential reduction in coverage.

Finally, an exclusion addressing economic or trade sanctions has been added. These revisions represent a potential reduction in coverage.

BP 15 04 – Exclusion – Access Or Disclosure Of Confidential Or Personal Material Or Information

This endorsement is revised to delete the provisions addressing the Electronic Data Exclusion, replace "damages" with "bodily injury" and "property damage" and add biometric information to the types of material or information addressed in the endorsement. The separate exclusions applicable to "bodily injury" or "property damage" under Paragraph A. and "personal and advertising injury" under Paragraph B. are combined into a single exclusion and, as a result, Paragraph B. is deleted. Additionally, the types of expenses addressed in the last paragraph of the exclusion are expressly extended to identity monitoring expenses, data restoration expenses and extortion expenses.

With respect to "bodily injury", "property damage" and "personal and advertising injury" arising out of access or disclosure of confidential or personal material or information, the various changes in this revised endorsement are a reinforcement of coverage intent.

With respect to deletion of the Electronic Data Exclusion, the changes in this revised endorsement result in no impact on coverage.

BP 15 91 – Exclusion – Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)

When this endorsement is attached to your policy, it generally excludes coverage for "bodily injury", "property damage" and "personal and advertising injury" related exposures associated with "perfluoroalkyl or polyfluoroalkyl substances" (PFAS), including any loss, cost or expense arising out of abating, testing for, monitoring, cleaning up, or other related activities, of PFAS by any insured or by any other person or entity.

To the extent that current policy exclusions do not apply to liability arising out of PFAS, this endorsement represents a reduction of coverage.

BP 18 03 – Cyber Incident Liability Exclusion

When this endorsement is attached to your policy, coverage is excluded with respect to "bodily injury", "property damage" or "personal and advertising injury" arising out of a cyber incident.

To the extent that current policy exclusions do not apply to liability arising out of cyber incidents, attachment of this endorsement will result in a reduction of coverage.

BP 18 04 – Exclusion – Violation Of Law Addressing Data Privacy

When this endorsement is attached to your policy, an exclusion is added that excludes coverage for "bodily injury", "property damage" or "personal and advertising injury" that generally arises out of the violation of statutes, ordinances, regulations or other laws generally pertaining to any person's or organization's confidential or personal material or information, including financial, health, biometric or other nonpublic material or information. This exclusion is a reinforcement of coverage intent. Damages related to violations of laws pertaining to data privacy are not intended to be covered under the Businessowners Coverage Form.

In Witness Whereof, the undersigned caused this policy to be executed on behalf of the Company.

MAPFRE Insurance Company
Webster, Massachusetts 01570

President

Secretary