### Office Property Coverage Summary

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>Amount 1</th>
<th>Amount 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Office Contents</td>
<td>75,000</td>
<td>100,000</td>
</tr>
<tr>
<td>2.</td>
<td>Coinurance %</td>
<td>SUSPENDED</td>
<td>SUSPENDED</td>
</tr>
<tr>
<td>3.</td>
<td>Agreed Value Coverage</td>
<td>INCLUDED</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>4.</td>
<td>Deductible</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>5.</td>
<td>Business Interruption</td>
<td>100,000</td>
<td>100,000</td>
</tr>
<tr>
<td>6.</td>
<td>Cause of Loss Form:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Earthquake</td>
<td>NO COVERAGE</td>
<td>NO COVERAGE</td>
</tr>
<tr>
<td></td>
<td>Flood</td>
<td>LIMITED</td>
<td>LIMITED</td>
</tr>
<tr>
<td>7.</td>
<td>Loss Settlement Basis</td>
<td>REPLACEMENT</td>
<td>REPLACEMENT</td>
</tr>
<tr>
<td>8.</td>
<td>Property in Transit/Temporary Location</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td>9.</td>
<td>Fine Arts</td>
<td>25,000</td>
<td>25,000</td>
</tr>
<tr>
<td>10.</td>
<td>Accounts Receivable &amp; Valuable Papers</td>
<td>150,000*</td>
<td>150,000*</td>
</tr>
<tr>
<td>11.</td>
<td>Sewer Backup</td>
<td>25,000</td>
<td>25,000</td>
</tr>
<tr>
<td>12.</td>
<td>Data Processing Hardware</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Data &amp; Media</td>
<td>INCLUDED</td>
<td>INCLUDED</td>
</tr>
<tr>
<td></td>
<td>• Business Interruption</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td></td>
<td>• Off-Premises</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td></td>
<td>• Malicious Code</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td></td>
<td>• Denial of Service</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td></td>
<td>• Third Party Host</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td></td>
<td>• Flood &amp; Earthquake</td>
<td>INCLUDED</td>
<td>INCLUDED</td>
</tr>
<tr>
<td></td>
<td>• Power Surge</td>
<td>INCLUDED</td>
<td>INCLUDED</td>
</tr>
<tr>
<td>13.</td>
<td>Peak Season</td>
<td>150,000*</td>
<td>150,000*</td>
</tr>
<tr>
<td>14.</td>
<td>Non-Owned Building Damage</td>
<td>25,000</td>
<td>25,000</td>
</tr>
<tr>
<td>15.</td>
<td>Personal Effects</td>
<td>25,000</td>
<td>25,000</td>
</tr>
</tbody>
</table>
1. Rates (*Per $100 Insured Value*)

   A. Vacant Properties
      - 1-4 Family Residential: 0.1041 MONTH (1.25 ANNUAL) * 0.1041 MONTH (1.25 ANNUAL)
      - Commercial: 0.20 MONTH (2.40 ANNUAL) * 0.20 MONTH (2.40 ANNUAL)
      - Mobile Homes: 0.334 MONTH (4.00 ANNUAL) * 0.334 MONTH (4.00 ANNUAL)

   B. Occupied Properties
      - Family Residential: 0.09 MONTH (1.08 ANNUAL) * 0.09 MONTH (1.08 ANNUAL)
      - Commercial: 0.1041 MONTH (1.25 ANNUAL) * 0.1041 MONTH (1.25 ANNUAL)
      - Mobile Homes: 0.334 MONTH (4.00 ANNUAL) * 0.334 MONTH (4.00 ANNUAL)

2. Deductibles
   - Residential: 5,000 EACH CLAIM
   - Commercial & Mobile Homes: 10,000 EACH CLAIM

3. Perils Insured Against
   - “ALL RISK” (INCLUDING THEFT)
   - “ALL RISK” (INCLUDING THEFT)

4. Loss Settlement Basis
   - ACTUAL CASH VALUE

5. Coverage Trigger For Newly Acquired Properties
   - AUTOMATIC*

6. Maximum Limit Per Location
   - 1,000,000

7. Maximum Policy Limit
   - NO LIMIT
I. Office Contents
   1) *150,000 & Blanket Limit applies per occurrence
   2) Claims handled by local staff adjusters

II. Land Bank Properties
   1) “All-Risk” coverage applies subject to policy exclusions ie;
      a) Flood & Earthquake
      b) Pre-existing damage
      c) Mold
   2) Covered Property:
      All real property (subject to policy limitations) on which CCLRC has an
      insurable interest as Owner, Mortgagee, or Servicing Agent by written
      agreement
   3) **Automatic coverage applies** for newly acquired properties contingent on
      receipt of monthly reports by the 10th day of the following month in which
      the property was acquired
   4) Applicable Warranties:
      A) Warranted that all subcontractors hired by CCLRC will maintain liability
         insurance with minimum limits of 1,000,000. (For properties undergoing
         renovation)
      B) All properties will be inspected within 30 days of acquisition &
         appropriate action taken to protect CCLRC interest
   5) Carrier to provide monthly reporting form in a spreadsheet style format
   6) Claims handled by local independent adjusters
### Commercial Crime Summary

1. **Employee Dishonesty:**
   - Blanket ✓ (Including ERISA) 100,000 100,000
   - ERISA Only □
   - Scheduled □
   - Third Party □

2. **Forgery or Alteration** 100,000 100,000

3. **Deductible** 500 500

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**Endorsements, Conditions, and Comments**

- **CLRU 401K Plan included as additional insured**
LIABILITY COVERAGE LIMIT SUMMARY

1. General Liability
   Coverage Limit: 1,000,000/2,000,000
   Deductible/Retention: 2,500
   Coverage Form: OCCURRENCE
   Defense Costs: OUTSIDE LIMITS
   Rates: 3.50/1,000 OPERATING REVENUE
   - Vacant Dwellings: N/A
   - Vacant Land: N/A
   - Subcontracted Work: N/A
   - Dwellings Rented to Others: N/A

2. Employee Benefit Liability
   Coverage Limit: 1,000,000/3,000,000
   Deductible/Retention: 1,000
   Coverage Form: OCCURRENCE
   Rates: FLAT CHARGE
   Rates: 0.08/$100 PAYROLL
   - Vacant Dwellings: N/A
   - Vacant Land: N/A
   - Subcontracted Work: N/A
   - Dwellings Rented to Others: N/A

3. Ohio Employer’s Liability
   Coverage Limit: 1,000,000
   Deductible: NONE
   Coverage Form: OCCURRENCE
   Ohio “Intentional Tort” Coverage: INCLUDED
   Rates: 0.08/$100 PAYROLL

4. Fire Legal Liability (Office)
   Coverage Limit: 300,000

5. Premises Medical Payments
   Coverage Limit: N/A
<table>
<thead>
<tr>
<th>Liability Coverage Limit Summary (Cont’d)</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Management Liability (REFER TO BREAKDOWN)</td>
</tr>
<tr>
<td>Directors &amp; Officers 2,000,000 2,000,000</td>
</tr>
<tr>
<td>Employment Practices 1,000,000 1,000,000</td>
</tr>
<tr>
<td>7. Umbrella Liability</td>
</tr>
<tr>
<td>A. Coverage Limit 5,000,000 5,000,000</td>
</tr>
<tr>
<td>B. Self Insured Retention 10,000 10,000</td>
</tr>
<tr>
<td>Excess of the Following:</td>
</tr>
<tr>
<td>• General Liability</td>
</tr>
<tr>
<td>• Employee Benefit Liability</td>
</tr>
<tr>
<td>• Auto Liability</td>
</tr>
<tr>
<td>• Ohio Employers Liability</td>
</tr>
<tr>
<td>8. Privacy Liability 300,000 300,000</td>
</tr>
</tbody>
</table>
# LIABILITY RATING EXPOSURES

## Premium Rating Basis

<table>
<thead>
<tr>
<th>Classification</th>
<th>Premium Basis</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Land Bank Operations</td>
<td>Annual Operating Revenue</td>
<td>7,500,000</td>
</tr>
<tr>
<td>2. Ohio Employer’s Liability</td>
<td>Gross Payroll</td>
<td>975,000</td>
</tr>
</tbody>
</table>

## Comments

1) **Policy conditions require that certificates of insurance are obtained from all contractors & subcontractors with limits of at least 1,000,000/2,000,000, naming CLRC as additional insured**

2) **Blanket Additional Insured coverage included (when required by contract)**
1. **Coverage Form** *(Claims-Made Or Occurrence)*  
   CLAIMS MADE  
   CLAIMS MADE

2. **Coverage Limits**  
   Individual Directors & Officers Liability – *Per Individual*  
   2,000,000  
   2,000,000  
   Annual Directors & Officers Liability - *Aggregate*  
   2,000,000  
   2,000,000  
   Excess Benefit Transaction Excise Tax  
   10% OF ASSESSMENT  
   10% OF ASSESSMENT  
   Employment Practices Liability  
   1,000,000  
   1,000,000  
   Shared or Separate Limits  
   SHARED  
   SEPERATE

3. **Deductibles**  
   Individual Directors & Officers – *Non-Indemnified Loss*  
   - 0 -  
   - 0 -  
   Individual Directors & Officers – *Indemnified Loss*  
   5,000  
   5,000  
   Entity Loss  
   5,000  
   5,000

4. **Retro-Active Date**  
   N/A  
   N/A

5. **Extended Reporting Period**  
   12 MONTHS  
   12 MONTHS

6. **Defense Costs** – (Inside Or Outside Limits)  
   OUTSIDE  
   OUTSIDE

7. **Coverage Extensions**  
   - Duty to Defend  
     INCLUDED  
     INCLUDED  
   - Outside Directorship Coverage  
     INCLUDED  
     INCLUDED  
   - Punitive Damages  
     INCLUDED  
     INCLUDED  
   - Spousal & Domestic Partner Coverage  
     INCLUDED  
     INCLUDED  
   - “Hammer” Clause Defense Cost Allocation (Insurer/Insured)  
     70% / 30%  
     70% / 30%  
   - Third Party Claims *(EPL)*  
     INCLUDED  
     INCLUDED

- Wrongful dismissal, discharge or termination of employment       YES       YES
- Breach of a written or oral employment contract or implied employment contract  YES       YES
- Employment related misrepresentation                          YES       YES
- Wrongful failure to promote                                     YES       YES
- Violation of employment discrimination laws (including harassment)  YES       YES
- Wrongful deprivation of a career opportunity                   YES       YES
- Employment related wrongful discipline                          YES       YES
- Negligent employee evaluation                                   YES       YES
- Employment related invasion of privacy                          YES       YES
- Employment related defamation (including libel & slander)       YES       YES
- Sexual or workplace harassment of any kind                      YES       YES
- Constructive discharge of employment                           YES       YES
- Employment related Retaliation                                  YES       YES
- Employment related humiliation                                 YES       YES
- Wrongful demotion                                               YES       YES
- Negligent reassignment                                          YES       YES
- Violation of any federal, state or local civil rights laws      YES       YES
## Premium Summary

<table>
<thead>
<tr>
<th>POLICY TYPE</th>
<th>TERM</th>
<th>TOTAL DEPOSIT PREMIUMS &amp; POLICY FEES</th>
<th>TOTAL DEPOSIT PREMIUMS &amp; POLICY FEES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Package</td>
<td>6/12/09 - 12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General Liability</td>
<td>6/12/11 - 12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Umbrella Liability</td>
<td>6/12/11 - 12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Land Bank Property</td>
<td>6/12/11 - 12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management Liability</td>
<td>6/12/11 - 12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Privacy Liability</td>
<td>6/12/11 - 12</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Comments

1. *TOTAL INCLUDES POLICY FEES - OHIO SURPLUS LINES TAXES HAVE BEEN ON AN EXEMPTED BASIS*

2. **PREMIUM DICTATED BY MONTHLY REPORTING FORM**

3. **TERRORISM COVERAGE NOT INCLUDED IN ANY OF ABOVE POLICIES**

3. **LAND BANK PROPERTY POLICY PREMIUMS SUBJECT TO MONTHLY REPORTING FORM - PREMIUM SHOWN REFLECTS ESTIMATED ANNUALIZED PREMIUM FOR TOTAL OF MONTHS REPORTED - VALUES FOR PERIOD ---/---/--- TO ---/---/---**
Below are additional coverage options which we feel should be considered as additions to your insurance program. Except as otherwise noted, these items do not appear to be included in your current policies, nor are they in our proposal:

I. Recommendations

II. Other Considerations

1. INTERNET LIABILITY
2. FLOOD
3. COMPUTER FRAUD
4. TRUSTEE & FIDUCIARY LIABILITY (IF QUALIFIED BENEFIT PLANS ARE IMPLEMENTED)
5. TERRORISM
6. ENVIRONMENTAL LIABILITY (1ST & 3RD PARTY)