

BADER CERTIFICATE OF PROPERTY INSURANCE

DATE
<Today'sDate>

PRODUCER
BADER COMPANY
 9777 N. COLLEGE AVENUE
 INDIANAPOLIS, IN 46280
 888-223-3726

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.

COMPANIES AFFORDING COVERAGE

COMPANY A THE PMA INSURANCE GROUP
 BLUE BELL, PA

SAMPLE CERTIFICATE

CERTIFICATE HOLDER
 <TenantFirstName> <TenantLastName>
 <TenantAddress>
 <TenantCity>, <TenantState> <TenantZip>

COMPANY B
 For Information Purposes Only

COMPANY C
 The Manager is NOT an Insurance Agent.

COMPANY D
 For Coverage Questions call:

BADER Company at 888-223-3726

COVERAGES

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

TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	COVERED PROPERTY	LIMITS
<input checked="" type="checkbox"/> INLAND MARINE TYPE OF POLICY	Policy #: <CommercialPolicy#> Certificate#: <Certificate#>	<CommPolicyEffDate> <CertificateEffDate>	CONTINUOUS UNTIL CANCELLED	<input checked="" type="checkbox"/> PERSONAL PROPERTY MONTHLY PREMIUM BILLING FEE	<Coverage> <Premium> \$ 2.00
CAUSES OF LOSS <input checked="" type="checkbox"/> NAMED PERILS <input type="checkbox"/> OTHER					
<input type="checkbox"/> CRIME TYPE OF POLICY					
<input type="checkbox"/> BOILER & MACHINERY					
<input type="checkbox"/> OTHER					

LOCATION OF PREMISES/DESCRIPTION OF PROPERTY
 <FacilityName> UNIT#: <InsuredUnit#>
 <Facility Address>
 <FacilityCity>, <FacilityState> <FacilityZip>

SPECIAL CONDITIONS/OTHER COVERAGES
 SEE ATTACHED SUMMARY OF COVERAGE

INSURED

CANCELLATION

<OperatorName>
 <OperatorAddress>
 <OperatorCity>, <OperatorState> <OperatorZip>

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO MAIL SUCH NOTICE SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE
 ROBERT N. BADER

SUMMARY OF COVERAGE

The following summary describes your coverage and contains information about what to do if you have a loss, how claims are filed, how settlement may be made, what conditions are necessary (such as what you have to do and when), and how and when coverage may be terminated or cancelled. This summary is not an insurance policy. A policy has been issued to your landlord. The insurance policies contain specific coverage, exclusions, and legal language that governs all coverage decisions. Contact the Agent shown on the reverse side with questions relating to coverage and/or this policy.

Who is Insured: You are insured under the storage company's Commercial Inland Marine Policy Leased Premises Personal Property policy.

Coverage Term: Insurance is provided on a month-to-month basis as long as you pay your premium when due (shown on the Certificate of Insurance you will receive from the Program Administrator). If you do not pay your premium when due, or within 30 days of its due date, insurance coverage will automatically terminate without notice.

What is Insured: Your personal property, while it is in your unit (leased premises), against losses from:

1. Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake.
2. Collapse of building caused by weight of rain or snow that collects on a roof.
3. The following additional coverages:
 - A. **BURGLARY:** The term "Burglary" means the act of stealing insured property by forcible entry into the securely locked leased premises provided there are visible marks of such forcible entry upon the exterior of the leased premises. The mere absence of a lock or padlock does not constitute visible marks of forcible entry. You must immediately report loss under this coverage to the appropriate law enforcement authority.
 - B. **DEBRIS REMOVAL:** 25% of the amount of insurance for each Insured to cover the necessary expense incurred in the removal of debris of the property following an insured loss.
 - C. **EXTRA RENTAL EXPENSE:** 25% of the amount of insurance to cover the extra expense you may incur for rental of substitute premises when occupancy of the original premises is prevented as a result of damage to such premises by an insured peril.

What Are The Coverage Limits: The most the insurance company will pay for any loss is the amount shown on the Certificate of Insurance, provided by the Program Administrator, for the type of coverage.

Deductible: The policy will pay for personal property losses in excess of \$100.

What is Not Covered: The policy will not pay for loss or damage to personal property caused by or resulting from any of the following:

1. Delay, loss of use, loss of market, or any other consequential loss.
2. Dishonest or criminal act committed by you or by anyone else to whom the property is entrusted for any purpose. This exclusion applies whether or not such persons are acting alone or in collusion with other persons.
3. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device, or false pretense.
4. Unauthorized instructions to transfer property to any person or to any place.
5. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
6. The policy will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, it will pay for the loss or damage caused by that Covered Cause of Loss.
 - A. Acts or decisions, including the failure to act or decide, of any person, group, organization, or governmental body.
 - B. Wear and tear, any quality in the property that causes it to damage or destroy itself, gradual deterioration, insects, vermin, or rodents.
 - C. Loss or damage of accounts, bills, currency, documents, deeds, evidences of debt, securities, money, notes, stamps, animals, jewelry, watches, photographic equipment, firearms, precious or semiprecious stones, furs, or garments trimmed in fur, goldware, silverware and other precious metals.
 - D. Loss or damage caused by flood (meaning the rising of rivers, lakes or streams from natural causes), storm surge, surface waters, waves, tidal water or tidal wave, or overflow of any other bodies of water. We do not cover spray from any of these whether or not driven by wind.
 - E. Loss or damage caused by: mechanical breakdown, short circuit, blowout, or other electrical disturbance within the insured property; cigarettes or other smoking materials, unless fire ensues; or, contaminants or hazardous materials.
 - F. The policy will not pay for loss or damage of contraband, or caused by illegal transportation or trade. Loss or damage resulting from any activity in violation of any Lease or Rental Agreement; loss or damage to vehicles or property stored in open lots or non-fully enclosed garages; or, loss or damage caused by theft or mysterious disappearance.
 - G. Mildew, fungus, wet or dry rot, atmospheric conditions and/or changes in temperature, breakage of glass or similar fragile articles, or decay.

When Coverage Starts and Stops:

1. Coverage begins after you have completed and signed the participation form, and paid your first month's premium.
2. Application for coverage while your leased premises is under a Hurricane watch or warning, or wildfire warning will not become effective until 12:01 a.m. at your location the day after the warning or watch is lifted.
3. The insurance covers you and your property only at your leased premises.
4. Coverage stops when:
 - A. You cancel coverage, in writing, with the Program Administrator. You may cancel coverage any time you replace this coverage with other insurance.
 - B. Thirty (30) days after you fail to pay premium when due.
 - C. The insurance company cancels coverage.

What Do You Have To Do When There is A Loss:

1. You must report any losses under this coverage to the Program Administrator within 60 days of the loss.
2. You must assist the Program Administrator in processing the claim by providing:
 - A. Completed and signed Claim Forms and Proof of Loss forms.
 - B. All requested supporting documentation including all receipts and records needed to prove the loss.
 - C. Cooperation with the Program Administrator in the investigation or settlement of the loss.
 - D. Access and permission to the Program Administrator to inspect the damaged property before it is disposed or repaired.

The Program Administrator will provide you with instructions and all necessary forms to file a claim. You can report a loss or get information about your claim from the Program Administrator's Claim Department at 888/202-2337, between 8:00 a.m. and 5:00 p.m. Monday through Friday, Eastern (except for legal holidays).

How Claims Are Settled: Valuation: All personal property claims are settled on an Actual Cash Value basis.

What If You Have Other Insurance: If you have any other insurance coverage for your property in addition to this coverage, the insurance company will only pay its pro rata portion of any loss. For example if you have \$5,000 of personal property coverage from the storage company and \$10,000 of coverage under any other policy, the insurer is only liable to pay their pro rata share ($\$5,000/\$15,000 = 33\%$).

Legal Action Against The Insurance Company: Any legal action against the insurance company must be brought within two years of the claim.