

Premium Bill

Policy Period

JULY 01, 2011 TO JULY 01, 2012

Effective Date

JULY 01, 2011

Policy Number

7642-68-24 PIT

Insured

WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

Portion of total premium attributable for terrorism and statutory standard fire where applicable is \$2,708.

PLEASE SEND PAYMENT TO AGENT OR BROKER.

Date Payment Due	<u>Premium</u>
07/01/2011	\$230,000.
TOTAL	\$230,000.

Commission

10.00%

WHEN SENDING PAYMENT, PLEASE INDICATE POLICY NUMBER ON YOUR CHECK.

NOTE: PLEASE RETURN THIS BILL WITH PAYMENT. TOTAL OF ADDITIONAL CHARGES ARE INCLUDED IN AND PAYABLE WITH THE FIRST PAYMENT DUE ABOVE.

Producer:

WELLS FARGO INS. SERVICES OF WEST VIRGINIA, INC. 1 HILLCREST DRIVE EAST CHARLESTON, WV 25311-0000



Declarations

Named Insured and Mailing Address

WEST VIRGINIA STATE BOARD OF RISK AND INSURANCE MANAGEMENT 90 MACCORKLE AVENUE, S.W., SU SOUTH CHARLESTON, WV 25303

Chubb Group of Insurance Companies 15 Mountain View Road Warren, NJ 07059

Policy Number 7642-68-24 PIT

Effective Date JULY 01, 2011

Issued by the stock insurance company indicated below, herein called the company.

FEDERAL INSURANCE COMPANY

Incorporated under the laws of INDIANA

Producer No. 0069885

Producer

WELLS FARGO INS. SERVICES OF WEST VIRGINIA, INC.

1 HILLCREST DRIVE EAST CHARLESTON, WV 25311-0000

Policy Period

FROM JULY 01, 2011 TO JULY 01, 2012

12:01 A.M. standard time at the Named Insured's mailing address shown above.

In return for the payment of the premium, and subject to all the terms of this Policy, we agree with you to provide insurance for those coverages indicated by a premium charge, subject to the Limits Of Insurance indicated below, and for other coverages when added hereafter.

Coverages

Coverage Form

PROPERTY DAMAGE

43-02-0214

TIME ELEMENT

BUSINESS INTERRUPTION: ACTUAL LOSS SUSTAINED BUSINESS INTERRUPTION: VALUED COVERAGE

EXTRA EXPENSE:

COMBINED FORM: ACTUAL LOSS SUSTAINED & EXTRA EXPENSE COMBINED FORM: VALUED COVERAGE & EXTRA EXPENSE

Limits of Insurance

PROPERTY DAMAGE

\$5,000,000

TIME ELEMENT

BUSINESS INTERRUPTION: ACTUAL LOSS SUSTAINED	Not Covered
BUSINESS INTERRUPTION: VALUED COVERAGE	Not Covered
EXTRA EXPENSE:	Not Covered
COMBINED FORM: ACTUAL LOSS SUSTAINED & EXTRA EXPENSE	Not Covered
COMBINED FORM: VALUED COVERAGE & EXTRA EXPENSE	Not Covered

Premium

PROPERTY DAMAGE

\$230,000.

TIME ELEMENT

BUSINESS INTERRUPTION: ACTUAL LOSS SUSTAINED	Not Covered
BUSINESS INTERRUPTION: VALUED COVERAGE	Not Covered
EXTRA EXPENSE:	Not Covered
COMBINED FORM: ACTUAL LOSS SUSTAINED & EXTRA EXPENSE	Not Covered
COMBINED FORM: VALUED COVERAGE & EXTRA EXPENSE	Not Covered



Declarations

Effective Date

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Total Annual Premium

One Year Policy

\$230,000.

SCHEDULES NUMBERED 1

43-02-0215 (3/91)

are made a part of this Policy at inception date.

ADDITIONAL FORM(S)

SEE SCHEDULE OF FORMS

MORTGAGE HOLDER AND ADDRESS

All other terms and conditions remain unchanged.

Authorized Representative



Schedule of Locations

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Insured

WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

LOCATION(S)

610 DAME STREET

ST. ALBANS, W VA 25177

2194 BOOTH DRIVE

KENOVA, W VA 25530

605 26TH STREET

DUNBAR

W VA 25064

20 "B" AVE. RIVERSIDE

RICHWOOD

W VA 26261

301 E. EDGAR AVE

RONCEVERTE

W VA 24970

1501 9TH STREET

MOUNDSVILLE

W VA 26041

1072 STATE ST.

GASSAWAY

W VA 26624

ROUTE 4 SOUTH

BUCKHANNON

W VA 26201

BLUEWELL RURAL STATION

BLUEFIELD

150 ARMORY DRIVE

MONAVILLE

W VA 25636

600 STEWART ST.

WELCH

W VA 24801

1500 BLIZZARD DR.

PARKERSBURG

W VA 26101

113 ALMA DRIVE

WILLIAMSTOWN

W VA 26187

100 AVIATION DR.

WILLIAMSTOWN

W VA 26187

RT. 1 BOX 74

SALEM

W VA 26426

1516 MARY L. RETTON DR.

FAIRMONT

W VA 26554

RT. 4 BOX 498

MARTINSBURG

W VA 25401

400 KELLEY DR.

KEYSER

W VA 26726

240 ARMY RD.

KINGWOOD

W VA 26537

240 ARMY ROAD

KINGWOOD

W VA 26537

240 ARMY ROAD

KINGWOOD

W VA 26537

240 ARMY RD.

KINGWOOD

W VA 26537

240 ARMY RD.

KINGWOOD



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240 ARMY RD.

KINGWOOD

W VA 26537

240 ARMY DR.

KINGWOOD

W VA 26537

240 ARMY DR

KINGWOOD

W VA 26537

240 ARMY DR

KINGWOOD

W VA 26537

240 ARMY DR.

KINGWOOD

W VA 26537

240 ARMY DR.

KINGWOOD

W VA 26537

1603 ARMORY DR.

WILLIAMSON

W VA 25661

ROUTE 2 BOX 182

WESTON

W VA 26452

5 ARMORY RD.

CLARKSBURG

W VA 26301

HC77, BOX 166

HINTON

W VA 25951

142 ROBERT E. LEE EXT.

ELKINS

W VA 26241

ROUTE 33 & 119

SPENCER

ROUTE 60 EAST

ALLOY

W VA 25002

1701 COONSKIN DR

CHARLESTON

W VA 25311

1703 COONSKIN DR.

CHARLESTON

W VA 25311

1707 COONSKIN DR.

CHARLESTON

W VA 25311

1740 COONSKIN DR.

CHARLESTON

W VA 25311

1705 MILEGOUND RD.

MORGANTOWN

W VA 26505

BRENDA LANE

GUTHRIE

W VA 25312

1528 MARKET STREET

WHEELING W VA 26003

OLD ROMAN BATHHOUSE

BERKELEY SPRINGS W VA 25411

2 MILES SW OFF WV 32

DAVIS

W VA 26260

818 CACAPON LODGE DR.

BERKELEY SPRINGS W VA 25411

BLACKWATER FALLS STATE PARTK

DAVIS

W VA 26260

WV RT 32 S. OF DAVIS

DAVIS

W VA 26260

WV RT 32 S. OF DAVIS

DAVIS



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WV RT 32 S. OF DAVIS

DAVIS

W VA 26260

RT 66 LOT #47

CASS

W VA 24927

149 STATE PARK TRAIL

ROANOKE

W VA 26343

COUNTY ROUTE 25

LOST CREEK

W VA 26385

COUNTY ROUTE 15

CAPON BRIDGE

W VA 26711

US ROUTE 522

FACTORY

W VA 25411

301 EAST MAIN STREET

ROMNEY

W VA 26757

301 EAST MAIN STREET

ROMNEY

W VA 26757

301 EAST MAIN STREET

ROMNEY

W VA 26757

301 EAST MAIN STREET

ROMNEY W VA 26757

301 EAST MAIN STREET

ROMNEY W VA 26757

301 EAST MAIN STREET

ROMNEY

301 EAST MAIN STREET

ROMNEY

W VA 26757

301 EAST MAIN STREET

ROMNEY

W VA 26757

RR2, BOX 383B

ST. MARYS

W VA 26170

1 BATEMAN CIRCLE

LAKIN

W VA 25250

RD 2, BOX 1

MOUNDSVILLE

W VA 26041

HC64, BOX 125

HILLSBORO

W VA 24946

US ROUTE 250

PRUNTYTOWN



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US ROUTE 250

PRUNTYTOWN

W VA 26354

US ROUTE 250

PRUNTYTOWN

W VA 26354

COUNTY ROUTE 14

NEOLA

W VA 24961

US ROUTE 250

HUTTONSVILLE

W VA 26273

818 JEFFERSON AVENUE

MOUNDSVILLE

W VA 26041

725 JEFFERSON ROAD

SOUTH CHARLESTON

W VA 25303

ACADEMY DRIVE

INSTITUTE

W VA 25112

ACADEMY DRIVE

INSTITUTE

W VA 25112

ACADEMY DRIVE

INSTITUTE

20 ROCKY SIDE ROAD

NEW CUMBERLAND

W VA 26047

201 BROOKS STREET

CHARLESTON

W VA 25301

1334 SMITH STREET

CHARLESTON

W VA 25301

1340 SMITH STREET

CHARLESTON

W VA 25301

US 50

BURLINGTON

W VA 26710

CR 219/11

ELKINS

W VA 26241

INTERSECTION 33 & BF

BUCKHANNON

W VA 26201

512 WATER STREET

BARBOURSVILLE

W VA 25504

512 WATER STREET

BARBOURSVILLE

W VA 25504

WV ROUTE 25

INSTITUTE

W VA 25112

WV ROUTE 25

INSTITUTE

W VA 25112

WV ROUTE 25

INSTITUTE

W VA 25112

WV ROUTE 25

INSTITUTE

W VA 25112

WV ROUTE 25

INSTITUTE



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WV ROUTE 25

INSTITUTE

W VA 25112

WV ROUTE 25

INSTITUTE

W VA 25112

WV ROUTE 25

INSTITUTE

W VA 25112

WV ROUTE 25

INSTITUTE

W VA 25112

US ROUTE 250

HUTTONSVILLE

W VA 26273

13 DOLAN DRIVE

AUGUSTA

W VA 26704

300 DAYS DRIVE

SUTTON

W VA 26601

1001 CENTRE WAY

CHARLESTON

W VA 25301

1200 AIRPORT ROAD

BEAVER

W VA 25813

13 GASTON CAPERTON DRIVE

HOLDEN

W VA 25625

1 MONT CHATEAU ROAD

MORGANTOWN W VA 26508

1 MONT CHATEAU ROAD

MORGANTOWN

167 11TH AVENUE

SOUTH CHARLESTON W VA 25303

1530 NORWAY AVENUE

HUNTINGTON W VA 25709

ROUTE 62 NORTH

LAKIN W VA 25250

WV ROUTE 7 NORTH

HOPEMONT W VA 26764

WV ROUTE 7 NORTH

HOPEMONT W VA 26764

105 EAST EISENHOWER

BECKLEY W VA 25801

105 EAST EISENHOWER

BECKLEY W VA 25801

105 EAST EISENHOWER

BECKLEY W VA 25801

MCDOWELL STREET

WELCH W VA 24801

ROUTE 33

WESTON W VA 26452

ROUTE 33

WESTON W VA 26452

230 HEAVNER AVENUE

ELKINS W VA 26241

1900 KANAWHA BLVD.

CHARLESTON W VA 25305

1900 WASHINGTON STREET

CHARLESTON W VA 25305



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112 CALIFORNIA AVENUE

CHARLESTON W VA 25305

CAPITOL COMPLEX

CHARLESTON

W VA 25305

701 JEFFERSON ROAD

SOUTH CHARLESTON

W VA 25303

2101 WASHINGTON STREET

CHARLESTON

W VA 25305

DICKINSON & LEE STREETS

CHARLESTON

W VA 25301

109 ADAMS STREET

FAIRMONT

W VA 26554

151 WEST MAIN STREET

CLARKSBURG

W VA 26301

407 NEVILLE STREET

BECKLEY

W VA 25801

1050 FOURTH AVENUE

HUNTINGTON W VA 25701

1800 WASHINGTON STREET

CHARLESTON W VA 25311

212 CALIFORNIA AVNEUE

CHARLESTON W VA 25305

7 INDUSTRIAL BLVD.

INDUSTRIAL W VA 26375

7 INDUSTRIAL BLVD.

INDUSTRIAL W VA 26375

320 HAL GREER BLVD.

HUNTINGTON W VA 25701

300 HAL GREER BLVD.

HUNTINGTON W VA 25701

410 HAL GREER BLVD.

HUNTINGTON

W VA 25755

ELM STREET & 3RD AVENUE

HUNTINGTON

W VA 25701

1705 3RD AVENUE

HUNTINGTON

W VA 25701

1745 3RD AVENUE

HUNTINGTON

W VA 25701

18TH STREET & 3RD AVENUE

HUNTINGTON

W VA 25701

315 18TH STREET

HUNTINGTON

W VA 25701

335 18TH STREET

HUNTINGTON

W VA 25701

1706 4TH AVENUE

HUNTINGTON

W VA 25701

1850-54 5TH AVENUE

HUNTINGTON

W VA 25701

1720 5TH AVENUE

HUNTINGTON

W VA 25701

1801 3RD AVENUE

HUNTINGTON



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1740 COLLEGE AVENUE

HUNTINGTON

W VA 25701

1740 R COLLEGE AVENUE

HUNTINGTON

W VA 25701

1610 5TH AVENUE

HUNTINGTON

W VA 25701

2001 3RD AVENUE

HUNTINGTON

W VA 25701

1659 5TH AVENUE

HUNTINGTON

W VA 25703

3375 US RT 60E

HUNTINGTON

W VA 25705

1025 NORWAY AVENUE

HUNTINGTON

W VA 25705

3361 US RT 60E

HUNTINGTON

W VA 25705

3363 US RT 60E

HUNTINGTON

W VA 25705

3359 US RT 60E

HUNTINGTON

W VA 25705

590 SPRUCE STREET

MORGANTOWN

W VA 26505

600 NORTH HIGH STREET

MORGANTOWN

691 NORTH HIGH STREET

MORGANTOWN

W VA 26505

1550 UNIVERSITY AVENUE

MORGANTOWN

W VA 26505

PROSPECT STREET

MORGANTOWN

W VA 26505

PROSPECT STREET

MORGANTOWN

W VA 26505

511 NORTH HIGH STREET

MORGANTOWN

W VA 26505

1549 UNIVERSITY AVENUE

MORGANTOWN

W VA 26505

83 BEECHURST AVENUE

MORGANTOWN

W VA 26505

83 BEECHURST

MORGANTOWN

W VA 26505

94 BEECHURST AVENUE

MORGANTOWN

W VA 26505

1550 UNIVERSITY AVENUE

MORGANTOWN

W VA 26505

1553 UNIVERSITY AVENUE

MORGANTOWN

W VA 26505

1553 UNIVERSITY AVENUE

MORGANTOWN

W VA 26505

652 NORTH HIGH STREET

MORGANTOWN

W VA 26505

29 BEECHURST AVENUE

MORGANTOWN W VA 26505



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8TH STREET

MORGANTOWN

W VA 26505

1601 UNIVERSITY AVENUE

MORGANTOWN

W VA 26505

211 GRANT AVENUE

MORGANTOWN

W VA 26506

617 SPRUCE STREET

MORGANTOWN

W VA 26506

1111 POULTRY FARM ROAD

MORGANTOWN

W VA 26506

ONE WATERFRONT PLACE

MORGANTOWN

W VA 26506

445 VAN VOORHIS ROAD

MORGANTOWN

W VA 26506

975 RAWLEY LANE

MORGANTOWN

W VA 26505

EVANSDALE CAMPUS

MORGANTOWN

W VA 26505

EVANSDALE CAMPUS

MORGANTOWN

W VA 26505

EVANSDALE DRIVE

MORGANTOWN

W VA 26505

EVANSDALE DRIVE

MORGANTOWN

EVANSDALE DRIVE

MORGANTOWN

W VA 26505

300 PATTERSON DRIVE

MORGANTOWN

W VA 26505

342 PATTERSON DRIVE

MORGANTOWN

W VA 26505

3450 MONONGAHELIA BLVD.

MORGANTOWN

W VA 26505

COUNTRY CLUB ROAD

MORGANTOWN

W VA 26505

WILLOWDALE ROAD

MORGANTOWN

W VA 26505

EVANSDALE DRIVE

MORGANTOWN

W VA 26506

EVANSDALE DRIVE

MORGANTOWN

W VA 26505

MED CENTER DRIVE

MORGANTOWN

W VA 26505

VAN VERRIHIS ROAD

MORGANTOWN

W VA 26505

CHESTNUT RIDGE ROAD

MORGANTOWN

W VA 26506

886 CHESTNUT RIDGE ROAD

MORGANTOWN

W VA 26505

MEDICAL CENTER DRIVE

MORGANTOWN

W VA 26505

OLD CHEAT ROAD

MORGANTOWN



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WV ROUTE 9

KEARNEYSVILLE

W VA 25430

WV ROUTE 9

KEARNEYSVILLE

W VA 25430

WV ROUTE 259

WARDENSVILLE

W VA 26851

ROUTE 10

JACKSONS MILLS

W VA 26452

MILEGROUND

MORGANTOWN

W VA 26505

3100 MACCORKLE AVENUE

CHARLESTON

W VA 25304

400 NORTH LEE STREET

LEWISBURG

W VA 24901

336 GREENBRIER ROAD

LEWISBURG

W VA 24901

400 NORTH LEE STREET

LEWISBURG

W VA 24901

400 NORTH LEE STREET

LEWISBURG

W VA 24901

400 NORTH JEFFERSON STREET

LEWISBURG

W VA 24901

ROUTE 52 NORTH

BLUEFIELD

ROUTE 52 NORTH

BLUEFIELD

W VA 24701

MAIN CAMPUS

ATHENS

W VA 24712

MAIN CAMPUS

ATHENS



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MAIN CAMPUS

ATHENS

W VA 24712

MAIN CAMPUS

ATHENS

W VA 24712

MAIN CAMPUS

ATHENS

W VA 24712

102 FIRST ST

ATHENS

W VA 24712

100 FIRST ST

ATHENS

W VA 24712

302 PLYMOUTH ST

ATHENS

300 PLYMOUTH ST

ATHENS

W VA 24712

305 PLYMOUTH ST

ATHENS

W VA 24712

MAIN CAMPUS

ATHENS

W VA 24712

MAIN CAMPUS

ATHENS

W VA 24712

LOCUST AVENUE

FAIRMONT

W VA 26554

LOCUST AVENUE

FAIRMONT

W VA 26554

LOCUST AVENUE

FAIRMONT

W VA 26554

LOCUST AVENUE

FAIRMONT

W VA 26554

LOCUST AVENUE

FAIRMONT



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LOCUST AVENUE

FAIRMONT

W VA 26554

LOCUST AVENUE

FAIRMONT

W VA 26554

MERCHANT STREET

FAIRMONT

W VA 26554

1120 BRYANT STREET

FAIRMONT

W VA 26554

MAIN CAMPUS

GLENVILLE

W VA 26351

LYNN STREET

GLENVILLE

W VA 26351

MAIN CAMPUS

GLENVILLE

W VA 26351

MAIN CAMPUS

GLENVILLE

W VA 26351

HIGH STREET

GLENVILLE

MAIN CAMPUS

GLENVILLE

W VA 26351

MAIN CAMPUS

GLENVILLE

W VA 26351

MAIN CAMPUS

GLENVILLE

W VA 26351

MINERAL ROAD

GLENVILLE

W VA 26351

MINERAL ROAD

GLENVILLE

W VA 26351

ADMN BUILDING

KEYSER

W VA 26726

CHURCH MCKEE ARTS CT

KEYSER

W VA 26726

GYMNASIUM

KEYSER

W VA 26726

SCIENCE BUILDING

KEYSER

W VA 26726

LIBRARY

KEYSER

W VA 26726

STUDENT UNION BLDG.

KEYSER

W VA 26726

DAVIS HALL

KEYSER

W VA 26726

FRIEND HALL

KEYSER

W VA 26726

MEMORIAL HALL

KEYSER



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REYNOLDS HALL

KEYSER

W VA 26726

FACULTY APTS (4 UNIT)

KEYSER

W VA 26726

FACULTY DUPLEX

KEYSER

W VA 26726

ACADEMY BUILDING

KEYSER

W VA 26726

UNIVERSITY PLACE

KEYSER

W VA 26726

PRESIDENT'S HOME

KEYSER

W VA 26726

KING STREET

SHEPHERDSTOWN

W VA 25443

DUKE STREET

SHEPHERDSTOWN

KING STREET		
SHEPHERDSTOWN	W VA	25443

MAIN CAMPUS WEST LIBERTY	W VA	26074
MAIN CAMPUS		

WEST LIBERTY

WEST LIBERTY

W VA 26074



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MAIN CAMPUS

WEST LIBERTY

W VA 26074

1610 WARWOOD AVENUE

WHEELING

W VA 26003

409 FAYETTE PIKE

MONTGOMERY

W VA 25136

505 FAYETTE PIKE

MONTGOMERY

W VA 25136

ADAMS & 2ND AVENUE

MONTGOMERY

803 1ST AVENUE

MONTGOMERY W VA 25136

JACKSON & 1ST AVENUE

MONTGOMERY W VA 25136

LEWIS & 2ND AVENUE

W VA 25136 MONTGOMERY

FERRY & 2ND AVENUE

MONTGOMERY W VA 25136

LEWIS & FAYETTE PIKE

W VA 25136 MONTGOMERY

LEE & FAYETTE PIKE

MONTGOMERY W VA 25136

102 2ND AVENUE

MONTGOMERY W VA 25136

JACKSON & 1ST AVENUE

MONTGOMERY W VA 25136

MADISON & FAYETTE PIKE

MONTGOMERY W VA 25136

ADMINISTRATION DRIVE

INSTITUTE W VA 25112

COLLEGE DRIVE

INSTITUTE W VA 25112

COLLEGE DRIVE

W VA 25112 INSTITUTE

COLLEGE DRIVE

INSTITUTE W VA 25112

COLLEGE DRIVE

INSTITUTE W VA 25112



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COLLEGE DRIVE

INSTITUTE

W VA 25112

BARRON DRIVE

INSTITUTE

W VA 25112

BARRON DRIVE

INSTITUTE

W VA 25112

RT 25

INSTITUTE

W VA 25112

FERGUSON-LINCOLN BLDG.

INSTITUTE

W VA 25112

125 SUMMERS STREET

CHARLESTON

W VA 25301

PARKERSBURG

W VA 26101

87 15TH STREET

WHEELING

W VA 26003

1704 MARKET STREET

WHEELING

W VA 26003

ONE TAMARACK PARK

BECKLEY

W VA 25801

88 SCHOOL HOUSE ROAD

HEDGESVILLE W VA 25427

411 NORTH HILL ROADL

SUTTON

ROUTE 16 SOUTH

CLAY

W VA 25043

ROUTE 16 SOUTH

CLAY

W VA 25043

S/S SCHOOL STREET

WEST UNION

W VA 26456

SISTERVILLE PIKE

WEST UNION

W VA 26456

RT 2 BOX 35C

WEST UNION

W VA 26456

OLD RT 60

ANSTED

W VA 25812

OLD RT 60

ANSTED

W VA 25812

OLD RT 60

ANSTED

W VA 25812

JONES AVENUE

OAK HILL

W VA 25901

JONES AVNEUE

OAK HILL

W VA 25901

DIVIDE ROAD OFF RT 60

LOOKOUT

W VA 25868

300 WEST OYLER AVENUE

OAK HILL

W VA 25901

HIGH STREET

FAYETTEVILLE

W VA 25840

515 WEST MAPLE STREET

FAYETTEVILLE W VA 25840



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515 WEST MAPLE STREET

FAYETTEVILLE

W VA 25840

135 HIGH STREET

FAYETTEVILLE

W VA 25840

135 HIGH STREET

FAYETTEVILLE

W VA 25840

ROUTE 1

GATEWOOD

W VA 25840

WALNUT STREET

GAULEY BRIDGE

W VA 25085

JACKSON & LEE STREET

GAULEY BRIDGE

W VA 25085

ROUTE 20

MEADOW BRIDGE

W VA 25976

ROUTE 20

MEADOW BRIDGE

W VA 25976

514 FIFTH AVENUE

MONTGOMERY

W VA 25136

408 LINCOLN STREET

MOUNT HOPE

W VA 25880

110 HIGH SCHOOL DRIVE

MOUNT HOPE

W VA 25880

MAIN STREET

MOUNT HOPE

STADIUM DRIVE

MOUNT HOPE

W VA 25880

ROUTE 60

LOOKOUT

W VA 25868

INGRAM STREET

OAK HILL

W VA 25901

140 SCHOOL STREET

OAK HILL

W VA 25901

W. OYLER AVENUE

OAK HILL

W VA 25901

ROUTE 60

SMITHERS

W VA 25186

ROUTE 60

SMITHERS

W VA 25186

STADIUM DRIVE

GLENVILLE

W VA 26351

300 PINE STREET

GLENVILLE

W VA 26351

PETERSBURG HIGH SCHOOL

PETERSBURG

W VA 26847

PHS OLD CAFETERIA

PETERSBURG

W VA 26847

PETERSBURG ELEMENTARY SCHOOL

PETERSBURG

W VA 26847

DORCAS ELEMENTARY SCHOOL

DORCAS

W VA 26835

MAYSVILLE ELEMENTARY SCHOOL

MAYSVILLE



Schedule of Locations

Effective Date

JULY 01, 2011

Policy Number

7642-68-24 PIT

UNION HIGH SCHOOL

MOUNT STORM

W VA 26739

NA

ROMNEY

W VA 26757

NA

AUGUSTA

W VA 26704

NA

CAPON BRIDGE

W VA 26711

NA

CAPON BRIDGE

W VA 26711

NA

SPRINGFIELD

W VA 26763

CULLER ROAD

WEIRTON

W VA 26062

160 SOUTH 12TH STREET

WEIRTON

W VA 26062

RED RIVER ROAD

WEIRTON

W VA 26062

STATE RT. 2

NEW CUMBERLAND

W VA 26047

39 GOLDEN BEAR DRIVE

NEW CUMBERLAND

W VA 26047

WATER STREET

CLARKSBURG

1 EAGLE WAY

CLARKSBURG

W VA 26301

1636 WEST PIKE STREET

CLARKSBURG

W VA 26301

515 JOHNSON AVENUE

BRIDGEPORT

W VA 26330

JOHNSON AVENUE

BRIDGEPORT

W VA 26330

ER 3 BOX 43-B

CLARKSBURG

W VA 26301

E. MAIN STREET

SALEM

W VA 26426

531 JOHNSON AVENUE

BRIDGEPORT

W VA 26330

DAVIDSON RUN ROAD

CLARKSBURG

W VA 26301

RT 19 SOUTH

SHINNSTON

W VA 26431

P.O. BOX 128

LOST CREEK

W VA 26385

CHESTNUT & LYNDON STREET

LUMBERPORT

W VA 26386

MAIN STREET

LUMBERPORT

W VA 26386

NORTH 19TH STREET

CLARKSBURG

W VA 26301

STONEWALL PARK

NUTTER FORT



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1302 BUCKHANNAN PARK

NUTTER FORT

W VA 26301

MAIN STREET WEST

SALEM

W VA 26426

RT 19 NORTH

SHINNSTON

W VA 26431

250 WORTHINGTON DRIVE

BRIDGEPORT

W VA 26330

ROUTE 1

LOST CREEK

W VA 26385

ROUTE 1

LOST CREEK

W VA 26385

229 WEST MAIN STREET

SALEM

W VA 26426

229 WEST MAIN STREET

SALEM

W VA 26426

LEE AVENUE

CLARKSBURG

W VA 26301

226 SCHOOL STREET

WEST MILFORD

W VA 26451

PLAZA DRIVE

RAVENSWOOD

W VA 26164

SCHOOL STREET

RIPLEY

FLORIDA & 2ND AVENUE CHARLESTON W VA 25302

301 WEST 34TH STREET
BELLE W VA 25015

BRANNON STREET & 1ST AVENUE EAST BANK W VA 25067

1522 TENNIS CLUB ROAD CHARLESTON W VA 25314

275 ELK RIVER ROAD CLENDENIN W VA 25045

6100 SISSONVILLE DRIVE CHARLESTON W VA 25312

ONE EAGLE WAY SOUTH CHARLESTON W VA 25309

KAN TER & HUDSON ST. ALBANS W VA 25177

1500 GREENBRIER STREET CHARLESTON W VA 25311

1 WARRIOR WAY BELLE W VA 25015

5445 BIG TYLER ROAD CHARLESTON W VA 25313

5090 ELK RIVER ROAD ELKVIEW W VA 25071

830 STRAWBERRY ROAD ST. ALBANS W VA 25177

301 43RD STREET CHARLESTON W VA 25304



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2002 PRESIDENTIAL DRIVE

CHARLESTON

W VA 25314

3000 KAN. TER.

ST. ALBANS

W VA 25177

1301 PARK AVENUE

NITRO

W VA 25143

8316 OLD MILL ROAD

SISSONVILLE

W VA 25320

201 3RD AVENUE

SOUTH CHARLESTON W VA 25303

510-550 JOHN STREET

CEDAR GROVE

W VA 25039

812 PARK AVENUE

CHARLESTON

W VA 25302

27TH STREET

DUNBAR

W VA 25064

2030 HARRISON AVENUE

ST. ALBANS

W VA 25177

COAL RIVER ROAD

TORNADO

W VA 25202

405 WINFIELD ROAD

ST. ALBANS

W VA 25177

PARK AVENUE & 11TH

NITRO

 $401~{\rm EAST}~6{\rm TH}~{\rm STREET}$

BELLE W VA 25015

2009 WASHINGTON AVE

ST. ALBANS W VA 25177

ST 1, BOX 425-A

CHARLESTON W VA 25312

900 HELENE STREET

ST. ALBANS W VA 25177

4901 VENABLE AVENUE SE

CHARLESTON W VA 25304

SCHOOL STREET

CHARLESTON W VA 25312

13620 MCCORKLE AVENUE

CHESAPEAKE W VA 25315

MAYWOOD AVENUE

CLENDENIN W VA 25045

5525 BIG TYLER TOAD

CHARLESTON W VA 25312

5525 BIG TYLER ROAD

CHARLESTON W VA 25312

2401 MYERS AVENUE

DUNBAR W VA 25064

122 3RD AVENUE

SOUTH CHARLESTON W VA 25303

101 HIGH STREET

ST. ALBANS W VA 25177

2006 MCCLURE PARKWAY

SISSONVILLE W VA 25320



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701 GRANT STREET

CHARLESTON

W VA 25302

959 WOODWARD DRIVE

CHARLESTON

W VA 25312

1505 HAMPTON ROAD

CHARLESTON

W VA 25314

3701 STAUNTON AVENUE

CHARLESTON

W VA 25304

5120 ELK RIVER ROAD

BLUE CREEK

W VA 25026

2089 LAKEWOOD

ST. ALBANS

W VA 25177

4001 SALINAS DRIVE

CHARLESTON

W VA 25306

408 94TH STREET

MARMET

W VA 25315

RENSFORD STAR ROUTE

TAD

W VA 25201

200 FERRY STREET

DIAMOND

W VA 25015

631 MONTROSE DRIVE

SOUTH CHARLESTON W VA 25303

218 OAKWOOD ROAD

CHARLESTON

3322 PENN AVENUE

CHARLESTON

W VA 25302

203 BRADFORD STREET

CHARLESTON

W VA 25311

303 SOUTH PINCH ROAD

PINCH

W VA 25156

5312 BIG TYLER ROAD

CHARLESTON W VA 25312

STAR ROUTE P.O. BOX 36

PRATT

W VA 25162

STAR ROUTE

PRATT

W VA 25162

4620 SPRING HILL

SOUTH CHARLESTON W VA 25309

915 BEECH AVENUE

CHARLESTON W VA 25302

MIDWAY DRIVE

DUNBAR W VA 25064

809 LITZ DRIVE

CHARLESTON

W VA 25311

CABIN CREEK ROAD

MIAMI

W VA 25134

100 DUTCH ROAD

CHARLESTON

W VA 25302

8324 SISSONVILL DRIVE

SISSONVILLE

W VA 25320

5100 OHIO STREET

SOUTH CHARLESTON W VA 25309



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5801 SISSONVILLE DRIVE

CHARLESTON

W VA 25312

732 GORDON DRIVE

CHARLESTON

W VA 25303

3040 KANAWHA TERRACE

ST. ALBANS

W VA 25177

4799 MIDLAND DRIVE

CHARLESTON

W VA 25306

500 28TH STREET

DUNBAR

W VA 25064

422 DICKINSON STREET

CHARLESTON

W VA 25301

142 MARSHALL AVENUE

DUNBAR

W VA 25064

200 ELIZABETH STREET

CHARLESTON

W VA 25311

3300 PENN. AVENUE

CHARLESTON

W VA 25302

GENERAL DELIVERY

HAMLIN

W VA 25523

MIDELBURG ISLAND

LOGAN

W VA 25601

523-548 MCDOWELL STREET

WELCH

ROUTE 52

WELCH

W VA 24801

ROUTE 16 NORTH

WELCH

W VA 24801

ORION LANE

FAIRMONT

W VA 26554

ROUTE 2 SOUTH

GALLIPOLIS FERRY W VA 25515

ROUTE 41 SOUTH

ASHTON

W VA 25503

ROUTE 2 NORTH

POINT PLEASANT W VA 25550

1403 HONAKER STREET

PRINCETON

W VA 24740

BLUEFIELD/PRINCETON

PRINCETON W VA 24740

340 MERCER STREET

PRINCETON W VA 24740

203 STATE STREET

ATHENS

W VA 24712

2002 STADIUM DRIVE

BLUEFIELD

W VA 24701

535 WEST CUMBERLAND ROAD

BLUEFIELD

W VA 24701

HIGHWAY 123 WEST

BLUEFIELD

W VA 24701

HIGHWAY 123, RT 2

BLUEFIELD W VA 24701



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3318 E. CUMBERLAND

BLUEFIELD

W VA 24701

HIGHWAY 52 NORTH

BLUEFIELD

W VA 24701

ER #1, P.O. BOX 460

PRINCETON

W VA 24740

HIGHWAY 10 EAST

MATOAKA

W VA 24736

ATHENS STAR RT.

PRINCETON

W VA 24740

ATHENS STAR RT.

PRINCETON

W VA 24740

219 B OLD BLUEFIELD ROAD

PRINCETON

W VA 24740

319 MEMORIAL AVENUE

BLUEFIELD

W VA 24701

105 OLD BLUEFIELD ROAD

PRINCETON

W VA 24740

1200 MERCER STREET

PRINCETON

W VA 24740

P.O. BOX 330

MONTCALM

W VA 24737

OLD ROUTE #460

OAKVALE

JOHNSON STREET

PRINCETON

W VA 24740

1321 STAFFORD DRIVE

PRINCETON

W VA 24740

821 BROADWAY STREET

PRINCETON

W VA 24740

HIGHWAY 19

SPANISHBURG

W VA 25922

810 STRALEY AVENUE

PRINCETON

W VA 24740

HINTON STAR ROUTE

ATHENS

W VA 24712

1919 MARYLAND AVENUE

BLUEFIELD

W VA 24701

1919 MARYLAND AVENUE

BLUEFIELD

W VA 24701

GRDNER ROAD

ATHENS

W VA 24712

1301 SOUTHVIEW STREET

BLUEFIELD

W VA 24701

BURLINGTON PRIMARY

BURLINGTON

W VA 26710

ELK GARDEN ELEMENTARY

ELK GARDEN

W VA 26717

FORT ASHBY PRIMARY

FORT ASHBY

W VA 26719

FRANKFORT INTERMEDIATE

FORT ASHBY



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FOUNTAIN PRIMARY

KEYSER

W VA 26726

FRANKFORT MIDDLE SCHOOL

RIDGELEY

W VA 26753

FRANKFORT HIGH

RIDGELEY

W VA 26753

KEYSER HIGH SCHOOL

KEYSER

W VA 26726

KEYSER PRIMARY / MIDDLE SCHOOL

KEYSER

W VA 26726

MINERAL COUNTY VO-TECH

KEYSER

W VA 26726

KEYSER HEAD START SCHOOL

KEYSER

W VA 26726

WILEY FORD ELEMENTARY

WILEY FORD

W VA 26767

SCHOOL STREET

UNION

W VA 24983

WIKEL ROAD

LINDSIDE

W VA 24951

100 MIDDLE SCHOOL LANE

BERKELEY SPRINGS W VA 25411

ROUTE 9

PAW PAW

(continued)

ROUTE 522 S & MYER ST BERKELEY SPRINGS W VA 25411

16414 WEBSTER ROAD CRAIGSVILLE W VA 26205

379 BIRCH RIVER ROAD BIRCH RIVER W VA 26610

190 RIVERSIDE DRIVE RICHWOOD W VA 26261

100 SCHOOL STREET CRAIGSVILLE W VA 26205

1988 DIXIE HIGHWAY
DIXIE W VA 25059

7950 WEBSTER ROAD SUMMERSVILLE W VA 26651

1945 MT. LOOKOUT ROAD MOUNT LOOKOUT W VA 26678

110 SCHOOLHOUSE LANE MOUNT NEBO W VA 26679

30 GRIZZLY LANE SUMMERSVILLE W VA 26651

215 MILAM ADDITION ROAD CRAIGSVILLE W VA 26205

40 GRIZZLY ROAD SUMMERSVILLE W VA 26651

1 VALLEY AVENUE RICHWOOD W VA 26261

1 VALLEY AVENUE RICHWOOD W VA 26261



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1 VALLEY AVENUE

RICHWOOD

W VA 26261

108 MCKEES CREEK ROAD

SUMMERSVILLE

W VA 26651

400 OLD MAIN DRIVE

SUMMERSVILLE

W VA 26651

165 COUNTY ROAD

ZELA

W VA 26651

BRIDGE STREET

WHEELING

W VA 26003

BIG WHEELING CREEK ROAD

WHEELING

W VA 26003

101 ZANE STREET

WHEELING

W VA 26003

MIDDLE WHL CK ROAD

TRIADELPHIA

W VA 26059

3700 WOOD STREET

WHEELING

W VA 26003

1630-40 NATIONAL ROAD

WHEELING W VA 26003

1200 RICHLAND AVENUE

WHEELING W VA 26003

35TH & CHAPLINE STREET

WHEELING W VA 26003

BOGG'S HILL ROAD

W VA 26003 WHEELING

102 SECOND STREET

W VA 26170 ST. MARYS

STATE ROUTE 2

W VA 26134 BELMONT

WASHINGTON STREET

W VA 26170 ST. MARYS

1009 MAPLE STREET

ST. MARYS W VA 26170

STATE ROUTE 2

W VA 26134 BELMONT

ROUTE 28/92

GREEN BANK W VA 24944

FIFTH & NINTH STREETS

MARLINTON W VA 24954

926 A FIFTH AVENUE

MARLINTON W VA 24954

FIFTH & NINTH STREETS

MARLINTON W VA 24954

ROUTE 219

HILLSBORO W VA 24946

ROUTE 219

W VA 24946 HILLSBORO

US ROUTE 219

BUCKEYE W VA 24924

3350 TEAYS VALLEY ROAD

HURRICANE W VA 25526



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RT. 62 SOUTH

POCA

W VA 25159

ROUTE 219

MILL CREEK

W VA 26280

RT 3, BOX 246

ELKINS

W VA 26241

ROUTE 219

COALTON

W VA 26257

KENNEDY DRIVE

ELKINS

W VA 26241

ROUTE 219

DAILEY

W VA 26259

1400 SOUTH DAVIS AVENUE

ELKINS

W VA 26241

RT # BOX 246 - KENNEDY STREET

ELKINS

W VA 26241

P.O. BOX 140

TALCOTT

W VA 24981

JUMPING BRANCH

W VA 25969

HIX RT., BOX 11-A

HINTON

W VA 25951

400 TEMPLE STREET

HINTON

650 NORTH PIKE STREET

GRAFTON W VA 26354

650 NORTH PIKE STREET

GRAFTON W VA 26354

RR1, BOX 30

FLEMINGTON W VA 26347

RR 3, BOX 198

HEPZIBAH W VA 26369

RR 2, BOX 157

GRAFTON W VA 26354

VALLEY FALLS ROAD

GRAFTON W VA 26354

RIVERSIDE DRIVE

GRAFTON W VA 26354

RIVERSIDE DRIVE

GRAFTON W VA 26354

DAVIS-THOMAS SCHOOL

THOMAS W VA 26292

BOARD OFFICE 501 CHESTNUT ST

PARSONS

W VA 26287

HAMBLETON W VA 26269

TUCKER HIGH SCHOOL

HAMBLETON W VA 26269

RT 185

MIDDLEBOURNE W VA 26149

6750 CRAIG ROAD

WAYNE W VA 25570



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SCHOOLVIEW DRIVE

ELIZABETH

W VA 26143

ROUTE 97

BRENTON

W VA 24818

RT 10

PINEVILLE

W VA 24874

RT 97

BRENTON

W VA 24818

801 MORAN AVENUE

MULLENS

W VA 25882

RT 10

OCEANA

W VA 24870

4800 SPENCER ROAD

LE ROY

W VA 25252

212 SOUTH COLLEGE STREET

MARTINSBURG

W VA 25401

MAIN STREET

ROMNEY

W VA 26757

239 WEST BIRCH STREET

ROMNEY

W VA 26757

HIGH STREET

ROMNEY

W VA 26757

100-102 EAST WASH. STREET

CHARLES TOWN

104-106 E. WASH. STREET

CHARLES TOWN W VA 25414

75 EAST 2ND AVENUE

WILLIAMSON W VA 25661

101 N/S LOGAN STREET

WILLIAMSON W VA 25661

71 FAIRFAX STREET

BERKELEY SPRINGS W VA 25411

10TH AVENUE

MARLINTON W VA 24954

10TH AVENUE

MARLINTON W VA 24954

409 1ST AVE

HINTON W VA 25951

PARK AVENUE

HINTON W VA 25951

121 MAIN STREET

MIDDLEBOURNE W VA 26149

2 COURT SQUARE

WEBSTER SPRINGS W VA 26288

230 MAIN STREET

NEW MARTINSVILLE W VA 26155

100 EAST BENJAMIN DRIVE

NEW MARTINSVILLE W VA 26155

409 SOUTH KANAWHA STREET

BECKLEY W VA 25802

4TH STREET CITY PARK

BENWOOD W VA 26031



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POWERHOUSE ROW

GARY

W VA 24836

416 1ST AVENUE

HINTON

W VA 25951

110-114 BRIDGE STREET

MONONGAH

W VA 26554

131 EAST MAIN STREET

GRAFTON

W VA 26354

51 JONES STREET

PIEDMONT

W VA 26750

911 MICHAEL STREET

CHARLESTON

W VA 25312

GRIFFIN DRIVE

CHARLESTON

W VA 25312

211 CLARKE DRIVE

CHARLESTON

W VA 25301

715 CAIRNS COURT

CHARLESTON

W VA 25312

1319 LEE STREET

CHARLESTON

W VA 25301

824 CENTRAL AVENUE

CHARLESTON

W VA 25302

1546 KAN, BLVD. E.

CHARLESTON

DUTCH HOLLOW ROAD

DUNBAR

W VA 25064

501 TENTH STREET

MOUNDSVILLE

W VA 26041

510 GREENWAY

SOUTH CHARLESTON W VA 25303

505 GREENWAY AVENUE

SOUTH CHARLESTON W VA 25309

4420 PENNSYLVANIA AVENUE

SOUTH CHARLESTON W VA 25303

GUM STREET

WILLIAMSON

W VA 25661

VINSON STREET

WILLIAMSON

W VA 25661

VINSON STREET

WILLIAMSON



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VINSON STREET

WILLIAMSON

W VA 25661

VINSON STREET

WILLIAMSON

W VA 25661

FOURTH AVENUE

WILLIAMSON

W VA 25661

CRAB ORCHARD ELEM.

CRAB ORCHARD

W VA 25827

1030 GEORGE STREET

PARKERSBURG

W VA 26101

1200 MARY STREET

PARKERSBURG

W VA 26101

AEP 51 16TH STREET, 4TH FLOOR

WHEELING

W VA 26003

E. GERMAN STREET EXTENDED

SHEPHERDSTOWN

W VA 25443

421 SCOTT STREET

BLUEFIELD

W VA 24701

UNIVERSITY DRIVE

SHEPHERDSTOWN

W VA 25443

CENTRAL OFFICE 401 S. QUEEN ST

MARTINSBURG

W VA 25401

BACH CREEK VALLEY SCHOOL

HEDGESVILLE W VA 25427

BEDINGTON ELEMENTARY SCHOOL MARTINSBURG W VA 25401

BERKELEY HEIGHTS ELEMENTARY SC MARTINSBURG W VA 25401

BUNKER HILL ELEMENTARY SCHOOL BUNKER HILL W VA 25413

BURKE ST. ELEMENTARY SCHOOL MARTINSBURG W VA 25401

EAGLE SCHOOL INTERMEDIATE
MARTINSBURG W VA 25401

GERRARDSTOWN ELEMENTARY SCHOOL GERRARDSTOWN W VA 25420

HEDGESVILLE ELEMENTARY SCHOOL HEDGESVILLE W VA 25427

HEDGESVILLE HIGH SCHOOL HEDGESVILLE W VA 25427

HEDGESVILLE MIDDLE SCHOOL HEDGESVILLE W VA 25427

INWOOD PRIMARY SCHOOL INWOOD W VA 25428

MARTINSBURG HIGH SCHOOL FALLING WATERS W VA 25419

MARTINSBURG HIGH SCHOOL MARTINSBURG W VA 25401

MILL CREEK INTERMEDIATE SCHOOL BUNKER HILL W VA 25413

MT. RIDGE INTERMEDIATE SCHOOL GERRARDSTOWN W VA 25420



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MUSSELMAN HIGH SCHOOL INWOOD W VA 25428

MUSSELMAN MIDDLE SCHOOL BUNKER HILL W VA 25413

NORTH MIDDLE SCHOOL MARTINSBURG W VA 25401

OPEQUON ELEMENTARY SCHOOL MARTINSBURG W VA 25401

ORCHARD VIEW INTERMEDIATE SCHO MARTINSBURG W VA 25401

POTOMACK INTERMEDIATE SCHOOL MARTINSBURG W VA 25401

SOUTH MIDDLE SCHOOL MARTINSBURG W VA 25401

SOUTH MIDDLE SCHOOL MARTINSBURG W VA 25401

SPRING MILLS MIDDLE SCHOOL MARTINSBURG W VA 25401

TOMAHAWK ELEMENTARY SCHOOL HEDGESVILLE W VA 25427

TUSCARORA ELEMENATARY SCHOOL MARTINSBURG W VA 25401

VALLEY VIEW ELEMENTARY SCHOOL MARTINSBURG W VA 25401

WINCHESTER AVENUE ELEMENTARY S MARTINSBURG W VA 25401

MAINTENANCE DEPARTMENT BLDG MARTINSBURG W VA 25401

RESOURCE CENTER
MARTINSBURG W VA 25401

TRANSITIONAL SCHOOL
MARTINSBURG W VA 25401

BERKELEY SPRGS HS 149 CONCORD BERKELEY SPRINGS W VA 25411

GREENWOOD ELEMENTARY SCHOOL BERKELEY SPRINGS W VA 25411

PLEASANT VIEW ELEMENTARY SCH HEDGESVILLE W VA 25427

WARM SPRINGS INTERMEDIATE SCH BERKELEY SPRINGS W VA 25411

TRANSPERTATION BLDG BERKELEY SPRINGS W VA 25411

BOARD OFFICE BERKELEY SPRINGS W VA 25411

SHERIFFS DEPT 116 E WASHINGTON CHARLES TOWN W VA 25414

HUNTER HSE 124 E WASHINGTON CHARLES TOWN W VA 25414

BLUE RIDGE ELEMENTARY SCH HARPERS FERRY W VA 25425

CHARLES TOWN MIDDLE SCH CHARLES TOWN W VA 25414



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C.W. SHIPLEY SCHOOL HARPERS FERRY W VA 25425

HARPERS FERRY MIDDLE SCH HARPERS FERRY W VA 25425

JEFFERSON HIGH SCHOOL SHENANDOAH JUNCTION W VA 25442

NINTH GRADE ANNEX SHENANDOAH JUNCTION W VA 25442

NORTH JEFFERSON SCHOOL KEARNEYSVILLE W VA 25430

JEFFERSON COUNTY MAINTENANCE D CHARLES TOWN W VA 25414

PAGE JACKSON SCHOOL CHARLES TOWN W VA 25414

RANSON ELEMENTARY SCHOOL RANSON W VA 25438

SHEPHERDSTOWN ELEMENTARY SCH SHEPHERDSTOWN W VA 25443

SHEPHERDSTOWN MIDDLE SCH SHEPHERDSTOWN W VA 25443

SOUTH JEFFERSON SCH CHARLES TOWN W VA 25414

TA LOWERY
SHENANDOAH JUNCTION W VA 25442

(continued)

WRIGHT DENNY

CHARLES TOWN

W VA 25414

110 MORDINGTON AVENUE

CHARLES TOWN

W VA 25414

111 SCHOOL ST

ROMNEY

W VA 26757

SLANESVILLE ELEMENTARY

SLANESVILLE W VA 25444

OLD ROMNEY MIDDLE SCHOOL

ROMNEY

W VA 26757

CAPON BRIDGE ELEMENTARY SCHOOL

CAPON BRIDGE W VA 26711

CAPON BRIDGE MIDDLE SCHOOL

CAPON BRIDGE

W VA 26711

ROMNEY ELEMENTARY SCHOOL

ROMNEY

W VA 26757

HAMPSHIRE HIGH SCHOOL

ROMNEY W VA 26757

ROMNEY MIDDLE SCHOOL

ROMNEY W VA 26757

AUGUSTA ELEMENTARY SCHOOLS

AUGUSTA

W VA 26704

BOARD OF EDUCATION OFFICE

KEYSER

W VA 26726

BUS GARAGE / WAREHOUSE / MAINT

KEYSER

W VA 26726

STUDENT SERVICES BUILDING

KEYSER



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MINERAL CO ALTERNATIVE SCHOOL

KEYSER

W VA 26726

NEW CREEK PRIMARY SCHOOL

NEW CREEK W VA 26743

KEYSER PREKINDERGARTEN/NUNS HS

KEYSER

W VA 26726

1 JERRY LANE

AUGUSTA

W VA 26704

PANTHER CREEK ELEMENTARY

NETTIE

W VA 26681

MOOREFIELD MIDDLE SCHOOL

MOOREFIELD

W VA 26836

ELKINS HIGH

ELKINS

W VA 26241

MARINGSBURG CAMPUS

MARTINSBURG

W VA 25401

BARNES LEARNING CENTER

FAIRMONT

W VA 26554

BARRACKVILLE ELEM/MID SCHOOL

BARRACKVILLE

W VA 26559

BLACKSHIRE ELEMENTARY SCHOOL

MANNINGTON W VA 26582

EAST DALE ELEMENTARY

FAIRMONT

EAST FAIRMONT HIGH SCHOOL FAIRMONT W VA 26554

EAST FAIRMONT JR HIGH SCH FAIRMONT W VA 26554

EAST PARK ELEMENTARY SCHOOL FAIRMONT W VA 26554

FAIRMONT SENIOR HIGH FAIRMONT W VA 26554

FAIRVIEW ELEMENTARY SCHOOL FAIRVIEW W VA 26570

FAIRVIEW MIDDLE SCHOOLOL FAIRVIEW W VA 26570

JAYENNE ELEMENTARY SCHOOL FAIRMONT W VA 26554

MANNINGTON MIDDLE SCHOOL MANNINGTON W VA 26582

MARION CC. ADULT/COMM ED CTR FAIRMONT W VA 26554

MARION CTY. TECH CTR. FARMINGTON W VA 26571

MARION COUNTY BOARD OFFICE FAIRMONT W VA 26554

MONONGAH ELEMENTARY SCHOOL MONONGAH W VA 26554

MONONGAH MIDDLE SCHOOL MONONGAH W VA 26554

NORTH MARION HIGH SCHOOL FARMINGTON W VA 26571



Boiler & Machinery

Schedule of Locations

Effective Date

JULY 01, 2011

Policy Number

7642-68-24 PIT

PLEASANT VALLEY ELEMENTARY SCH

FAIRMONT

W VA 26554

RIVESVILLE ELEMENTARY SCHOOL

RIVESVILLE

W VA 26588

WATSON ELEMENTARY SCHOOL

FAIRMONT

W VA 26554

WEST FAIRMONT MIDDLE SCHOOL

FAIRMONT

W VA 26554

WHITE HALL ELEMENTARY SCHOOL

FAIRMONT

W VA 26554

WASHINGTON HG 2317 HUYETT RD

CHARLES TOWN

W VA 25414

SUMMERSVILLE READLINE

SUMMERSVILLE

W VA 26651

BATHHOUSE

BERKELEY SPRINGS

W VA 25411

HIGHWAY 62 NORTH

ELEANOR W VA 25070

518 MIDLAND TRAIL

HURRICANE

W VA 25526

3022 WINFIELD ROAD

WINFIELD W VA 25213

1 TIMBERWOLF DRIVE

HUNTINGTON

CAMP DAWSON BLDG. 100

KINGWOOD

W VA 26537

900 NORFOLK AVENUE

WAYNE

W VA 25570

RR 1 BOX 112

WEST HAMLIN

W VA 25571

700 STATE ROUTE 10 N

BRANCHLAND

W VA 25506

8130 COURT AVE.

HAMLIN

W VA 25523

81 LINCOLN PANTHER WAY

HAMLIN

W VA 25523

900 NORFOLK AVE.

WAYNE W VA 25570

1850 - 1851 5 TH. AVE.

HUNTINGTON

W VA 25701

1853 - 1854 5 TH. AVE.

HUNTINGTON

W VA 25701

1852 5 TH. AVE.

HUNTINGTON

W VA 25701

ONE JOHN MARSHALL DRIVE

HUNTINGTON

W VA 25755

1680 5TH. AVE.

HUNTINGTON

W VA 25701

1701 5TH AVE.

HUNTINGTON

W VA 25755

OVERBROOK TOWERS (525 COVE RD)

WEIRTON



Schedule of Locations

Effective Date

JULY 01, 2011

Policy Number

7642-68-24 PIT

US ROUTE 50 EAST

WEST UNION

W VA 26456

44 VANHORN DR.

GLENVILLE

W VA 26351

BLDG.# 01725

CLARKSBURG

W VA 26302

BLDG.# 01726

CLARKSBURG

W VA 26302

800 VIRGINIA AVE.

HUNTINGTON

W VA 25704

RR3 BOX 40

PHILIPPI

W VA 26416

99 HORSESHOE DRIVE

PHILIPPI

W VA 26416

CHESTNUT STREET

PHILIPPI

W VA 26416

RT 1, BOX 233A

MOATSVILLE

W VA 26405

RT. 3 BOX 38

JUNIOR

W VA 26275

RT 2, BOX 343

BELINGTON

W VA 26250

RT 1 BOX 12S

VOLGA

RT 1, BOX 374C

FLEMINGTON

W VA 26347

RT 3, BOX 38

PHILIPPI

W VA 26416

17TH & CHAPLINE ST.

WHEELING

W VA 26003

11264 OHIO RIVER ROAD

WEST COLUMBIA W VA

W VA 25287

ROUTE 1 BOX 333B

PT PLEASANT

W VA 25550

1 WALDEN WAY

PT PLEASANT

W VA 25550

518 MIDLAND TRAIL

HURRICANE

W VA 25526

387 AVIATION DR.

WILLIAMSTOWN

W VA 26187

285 AVIATION DR.

WILLIAMSTOWN

W VA 26187

COOK PARKWAY (P.O. BOX 628)

OCEANA

W VA 24870

ROUTE 6

LOGAN

W VA 25601

301 E. MCDONALD AVE

MAN

W VA 25635

MAN CENTRAL SCHOOL

LOGAN

W VA 25601

200 VANCE RD.

CHAPMANVILLE



Schedule of Locations

Effective Date

JULY 01, 2011

Policy Number

7642-68-24 PIT

54 CALORIC AVE.

MULLENS

W VA 25882

ROUTE 103

GARY

W VA 24836

MIDDLEBURG ISLAND

LOGAN

W VA 25601

1700 3RD AVENUE

HUNTINGTON

W VA 25705

1701 5TH AVENUE

HUNTINGTON

W VA 25755

RR3 BOX 40

PHILIPPI, W VA 26416

99 HORSESHOE DRIVE

PHILIPPI, W VA 26416

CHESTNUT STREET

PHILIPPI, W VA 26416

RT. 1, BOX 233A

MOATSVILLE, W VA 26405

RT. 3, BOX 38

JUNIOR, W VA 26405

RT. 2, BOX 343

BELINGTON, W VA 26250

RT 1, BOX 12S

VOLGA, W VA 26238

RT 1, BOX 374C FLEMINGTON, W VA 26347

RT 3, BOX 38 PHILIPPI, W VA 26416

GREENBROOKE BUILDING 1124 SMITH STREET CHARLESTON, WV 25305



Schedule of Forms

Policy Period

JULY 01, 2011 TO JULY 01, 2012

Effective Date

JULY 01, 2011

Policy Number

7642-68-24 PIT

Insured

WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

The following is a schedule of forms issued with the policy at inception:

Form Name	Form Number
WV IMPORTANT NOTICE - FLOOD INSURANCE AVAIL	99-10-0832 (07/05)
AOD POLICYHOLDER NOTICE	99-10-0872 (06/07)
SCHEDULE OF LOCATIONS	43-02-0709 (06/04)
DECL	43-02-0740 (12/08)
EQUIPMENT SCHEDULE	43-02-0215 (03/91)
BOILER AND MACHINERY COVERAGE FORM	43-02-0214 (12/10)
WEST VIRGINIA CHANGES - ARBITRATION/APPRAISAL	43-02-0636 (07/00)
COMPLIANCE W/ APPLICABLE TRADE SANCTION LAWS	43-02-0704 (01/04)
SPECIAL PROPERTY PROVISIONS-FUNGUS	43-02-0705 (08/04)
OBJECT DEFINITIONS NO.1-PRESSURE AND REFRIGER	43-02-0218 (06/95)
BOILER & MACHINERY ENDORSEMENT CHANGES	43-02-0223 (12/95)
CANCELLATION ENDORSEMENT	43-02-0228 (01/86)
CERTIFICATE ENDORSEMENT	43-02-0228 (01/86)
JOINT LOSS ADJUSTMENT ENDORSEMENT	43-02-0230 (12/89)
SUPPLEMENTAL POLICY	43-02-0231 (05/93)
CAP ON CERTIFIED TERRORISM LOSSES	43-02-0681 (12/07)



Schedule

Policy Period

JULY 01, 2011 TO JULY 01, 2012

Effective Date

JULY 01, 2011

Policy Number

7642-68-24 PIT

Insured

WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

This Endorsement applies to the following forms:

BOILER AND MACHINERY COVERAGE FORM

LOCATION OF COVERED PROPERTY DESCRIBED BELOW:

See schedule of locations

OBJECT DEFINITION ENDORSEMENT (S) FORM NUMBER 43-02-0218

SECTION DEDUCTIBLE

DESCRIPTION

BOILERS, FIRED VESSELS

AND ELECTRIC STEAM

GENERATORS

43-02-0218

6

\$1,000,000

\$1,000,000

AIR CONDITIONING UNITS **GREATER THAN 25HP**

All other terms and conditions remain unchanged.

Authorized Representative



Coverage Form

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and 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.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. - DEFINITIONS.

A. Coverage

1. Covered Property

We will pay for direct damage to Covered Property caused by a Covered Cause of Loss.

Covered Property, as used in this policy, means any property that:

- a. You own; or
- b. Is in your care, custody or control and for which you are legally liable.

2. Property Not Covered

Covered Property does not include any:

- Electronic data processing, recording or storage media such as films, tapes, discs, drums or cells used in conjunction with an electronic computer or electronic data processing equipment;
- b. Data stored on this media; or
- c. Programming records used for electronic data processing or electronically controlled equipment;

whether or not the media or data is in actual use at the time of the "accident."

Covered Cause Of Loss

A Covered Cause of Loss is an "accident" to an "object" shown in the Schedule. An "object" must be in use or connected ready for use at the location specified for it at the time of the "accident."

4. Defense

- a. If there is damage to property of another in your care, custody or control and for which you are legally liable, that was directly caused by an "accident" to an "object," we will have the right and duty to defend you against any "suit" alleging liability for damage to that property. However, we have no duty to defend you against any "suit" alleging liability for damage to property not covered by this Coverage Form.
- b. If a claim or "suit" is brought against you alleging that you are liable for damage to property of another that was caused by an "accident" to an "object", we will either:
 - (1) Settle the claim or "suit"; or
 - (2) Defend you against the "suit" but keep for ourselves the right to settle it at any point.



Coverage Form

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and 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.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. - DEFINITIONS.

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Covered Property does not include any:

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- b. Data stored on this media; or
- c. Programming records used for electronic data processing or electronically controlled equipment;

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A Covered Cause of Loss is an "accident" to an "object" shown in the Schedule. An "object" must be in use or connected ready for use at the location specified for it at the time of the "accident."

4. Defense

- a. If there is damage to property of another in your care, custody or control and for which you are legally liable, that was directly caused by an "accident" to an "object," we will have the right and duty to defend you against any "suit" alleging liability for damage to that property. However, we have no duty to defend you against any "suit" alleging liability for damage to property not covered by this Coverage Form.
- b. If a claim or "suit" is brought against you alleging that you are liable for damage to property of another that was caused by an "accident" to an "object", we will either:
 - (1) Settle the claim or "suit"; or
 - (2) Defend you against the "suit" but keep for ourselves the right to settle it at any point.

A. Coverage (continued)

5. Coverage Extensions

Expediting Expenses

With respect to your damaged Covered Property, we will pay the reasonable extra cost to:

- (1) Make temporary repairs;
- (2) Expedite permanent repairs; and
- (3) Expedite permanent replacement.

We restrict the amount payable for Expediting Expenses as explained in the Limits of Insurance section of this Coverage Form.

b. Automatic Coverage for a Newly Acquired Location

> We will automatically cover an "accident" to an "object" at a newly acquired location. This automatic coverage begins at the time you acquire the property and continues for 90 days, under the following conditions:

- You must inform us, in writing, of the newly acquired location within 90 days of the (1)date you acquire it;
- The "object" must be in use or connected ready for use at the time of acquisition and (2) throughout the period of automatic coverage and be of a type that would be included in any Object Group Description shown in the Schedule;
- The Limit of Insurance and Deductible amount will be the highest amounts shown in (3) the Schedule for the same type of "object;"
- We will not be liable under this coverage for Business Interruption, Consequential Damage, or any other indirect loss resulting from an "accident" to an "object;" and
- You agree to pay an additional premium as determined by us.
- c. Supplementary Payments

We will pay, with respect to any claim or any "suit" we defend:

- (1)All expenses we incur;
- (2) The cost of bonds to release attachments, but only for bond amounts within the Limit of Insurance. We do not have to furnish these bonds:
- All reasonable expenses incurred by you at our request to assist us in the investigation or defense of the claim or "suit," including actual loss of earnings up to \$100 a day because of time off from work;
- (4) All costs taxed against you in any "suit" we defend;
- (5) Pre-judgment interest awarded against you on that part of the judgment we pay. If we make an offer to pay the applicable Limit of Insurance, we will not pay any prejudgment interest based on the period of time after the offer; and
- All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of judgment that is within the Limit of Insurance shown in the Schedule.

These payments will not reduce the Limit of Insurance.

Form 43-02-0214-C (Rev. 12-10)



B. Exclusions

We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

1. Ordinance Or Law

Any increase in loss caused by or resulting from the enforcement of any ordinance, law, regulation, rule or ruling regulating or restricting repair, replacement, alteration, use, operation, construction or installation. As used here, increase in loss also includes expenses incurred beyond those for which we would have paid if no "hazardous substance" had been involved in the "accident."

2. Earth Movement

Any earth movement, including but not limited to earthquake, landslide, mudslide, subsidence or volcanic eruption.

3. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

4. War And Military Action

- a. War, including undeclared or civil war;
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

5. Flood

Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

6. Spoilage Or Utility Interruption Coverage

Lack of power, light, heat, steam or refrigeration.

7. Explosion

An explosion. However, we will pay for direct loss or damage caused by an explosion of an "object" of a kind specified in a. through g. below, if covered by this insurance and described on an Object Definitions endorsement that is a part of this policy, and is not otherwise excluded in this Section B.;

- (a) Steam boiler;
- (b) Electric steam generator;
- (c) Steam piping;
- (d) Steam turbine;
- (e) Steam engine;
- (f) Gas turbine; or
- (g) Moving or rotation machinery caused by centrifugal force or mechanical breakdown.

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Form 43-02-0214-C (Rev. 12-10)

B. Exclusions

(continued)

8. Fire

Fire or explosion that occurs at the same time as an "accident" or that ensues from an "accident." With respect to any electrical equipment forming a part of an "object," this exclusion is changed to read:

Fire or explosion outside the "object" that occurs at the same time as an "accident" or ensues from an "accident."

9. Furnace Explosion

The explosion of gas or unconsumed fuel within the furnace of any boiler or fired vessel or within the passages from that furnace to the atmosphere, whether or not the explosion is:

- (a) contributed to or aggravated by an "accident" to any part of an "object" that contains steam or water; or
- (b) caused in whole or in part by an "accident" to an "object" or part of an "object."

10. Fire Or Explosion

An "accident" that is the result of an explosion or fire.

11. Testing

An "accident" to any "object" while being tested.

12. Water

Water or other means used to extinguish a fire, even when the attempt is unsuccessful.

13. Electronic Data Processing Media

An "accident" to:

- Electronic data processing, recording or storage media such as films, tapes, discs, drums or cells used in conjunction with an electronic computer or electronic data processing equipment;
- b. Data stored on this media; or
- c. Programming records used for electronic data processing or electronically controlled equipment;

whether or not the media or data is in actual use at the time of the "accident."

14. Other Excluded Perils

An "accident" that is caused by any of the following causes of loss if coverage for that cause of loss is provided by another policy of insurance you have:

- a. Aircraft or Vehicles;
- b. Lightning;
- c. Sinkhole Collapse;
- d. Smoke;
- e. Sprinkler Leakage; or
- f. Weight of Snow, Ice or Sleet.

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B. Exclusions (continued)

15. Windstorm Or Freezing

An "accident" that is caused by either of the following causes of loss:

- a. Windstorm or Hail: or
- b. Freezing, caused by cold weather.
- 16. Interruption Of Business

A delay in, or an interruption of, any business, manufacturing or processing activity.

17. Other Business Interruption Loss

Any other indirect result of an "accident" to an "object."

C. Limits Of Insurance

- 1. We will not pay more than the applicable Limit of Insurance shown in the Schedule for all direct damage to Covered Property that results from any "one accident."
- 2. The following coverage limitations to our payment for direct damage to Covered Property are part of and not in addition to the Limit of Insurance for this Coverage Form.
 - a. Expediting Expenses

Our payment for Expediting Expenses will be limited to:

- (1) \$25,000; or
- (2) What is left of the Limit of Insurance after we pay your loss for Covered Property damaged by an "accident;"

whichever is less.

b. Hazardous Substance Limitation

The following applies despite the operation of the Ordinance or Law Exclusion. This limitation does not apply to damage, contamination or pollution caused by ammonia.

If Covered Property is damaged, contaminated or polluted by a "hazardous substance" as a result of an "accident" to an "object", the most we will pay for any additional expenses incurred by you for clean up, repair or replacement or disposal of that property is \$25,000. As used here, additional expenses mean expenses incurred beyond those for which we would be liable if no "hazardous substance" had been involved.

c. Ammonia Contamination Limitation

If Covered Property is contaminated by ammonia as a result of an "accident" to an "object," the most we will pay for this kind of damage, including salvage expense, is \$25,000.

d. Water Damage Limitation

If Covered Property is damaged by water as a result of an "accident" to covered refrigerating or air conditioning vessels and piping, the most we will pay for this kind of damage, including salvage expense, is \$25,000.

Form 43-02-0214-C (Rev. 12-10)

C. Limits Of Insurance (continued)

Any payment made under Section C. will not increase if more than one insured is shown in the Declarations.

D. Deductible

We will not pay for loss or damage resulting from any "one accident" until the amount of loss or damage exceeds the Deductible shown in the Schedule. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit of Insurance. If more than one "object" is involved in "one accident," only the highest Deductible will apply.

E. Conditions

1. Loss Conditions

a. Abandonment

There can be no abandonment of any property to us.

b. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- (1) Pay its chosen appraiser; and
- (2) Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

- c. Duties in the Event of Loss or Damage
 - (1) You must see that the following are done in the event of loss or damage:
 - (a) Give us a prompt notice of the loss or damage. Include a description of the property involved.
 - (b) As soon as possible, give us a description of how, when and where the loss or damage occurred.
 - (c) Allow us a reasonable time and opportunity to examine the property and premises before repairs are undertaken or physical evidence of the "accident" is removed. But you must take whatever measures are necessary for protection from further damage.
 - (d) Permit us to inspect the property and records proving the loss or damage. Also permit us to take samples of damaged property for inspection, testing and analysis.
 - (e) If requested, permit us to question you under oath, at such times as may be reasonably required about any matter relating to this insurance or your claim, including your books and records. In such event, your answers must be signed.
 - (f) Send us a signed, sworn statement of loss containing the information we request to settle the claim. You must do this within 60 days after our request.



E. Conditions

1. Loss Conditions (continued)

- (g) Cooperate with us in the investigation or settlement of the claim.
- (2) We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
- d. Insurance Under Two or More Coverages

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage subject to the Limit of Insurance.

e. Legal Action Against Us

No one may bring a legal action against us under this policy unless:

- (1) There has been full compliance with all the terms of this policy; and
- (2) The action is brought within 2 years after the date of the "accident;" or
- (3) We agree in writing that you have an obligation to pay for damage to Covered Property of others or until the amount of that obligation has been determined by final judgment or arbitration award. No one has the right under this policy to bring us into an action to determine your liability.
- f. Loss Payable Clause
 - (1) We will pay you and the loss payee shown in the policy for loss due to an "accident" to an "object," as interests may appear. The insurance covers the interest of the loss payee unless the loss results from conversion, secretion or embezzlement on your part.
 - (2) We may cancel the policy as allowed by the Cancellation Condition. Cancellation ends this agreement as to the loss payee's interest.
 - If we cancel we will mail you and the loss payee the same advance notice.
 - (3) If we make any payment to the loss payee, we will obtain their rights against any other party.
- g. Other Insurance
 - (1) You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this policy. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this policy bears to the Limits of Insurance of all insurance covering on the same basis.
 - (2) If there is other insurance covering the same loss or damage, other than that described in (1) above, we will pay only the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not.

In no case will we pay more than the applicable Limit of Insurance.

h. Privilege to Adjust with Owner

In the event of loss or damage involving property of others in your care, custody or control, we have the right to settle the loss or damage with the owner of the property. A receipt for payment from the owners of that property will satisfy any claim of yours.

E. Conditions

Loss Conditions (continued)

i. Transfer of Rights of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this policy has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them.

- j. Valuation
 - (1) We will pay you the amount you spend to repair or replace your property directly damaged by an "accident." Our payment will be the smallest of:
 - (a) The Limit of Insurance;
 - (b) The cost at the time of the "accident" to repair the damaged property with property of like kind, capacity, size and quality; and
 - (c) The cost at the time of the "accident" to replace the damaged property on the same site with other property:
 - (i) Of like kind, capacity, size and quality; and
 - (ii) Used for the same purpose;
 - (d) The amount you actually spend that is necessary to repair or replace the damaged property.
 - (2) As respects any "object," if the cost of repairing or replacing only a part of the "object" is greater than:
 - (a) The cost of repairing the "object;" or
 - (b) The cost of replacing the entire "object" on the same site;

we will pay only the smaller of (a) or (b).

The repair parts or replacement "object" must be:

- (c) Of like kind, capacity, size and quality; and
- (d) Used for the same purpose.

The cost of repair or replacement in (1) and (2) above does not include the increased cost attributable to enforcement of any ordinance or law regulating the construction, use or repair of any property.

- (3) We will not pay you:
 - (a) If the loss or damage is to property that is obsolete or useless to you; or
 - (b) For any extra cost if you decide to repair or replace the damaged property with property of a better kind or quality or of larger capacity.
- (4) If you do not repair or replace the damaged property within 18 months after the date of the "accident," then we will pay only the smaller of the:
 - (a) Cost it would have taken to repair; or
 - (b) Actual cash value;

at the time of the "accident."

Paragraph (4) does not apply to any time period beyond the 18 months that we agree to in writing.



E. Conditions (continued)

2. General Conditions

a. Additional Insured

If a person or organization is designated in this policy as an additional insured, we will consider them to be an insured under this policy to the extent of their interest.

b. Bankruptcy

The bankruptcy or insolvency of you or your estate will not relieve us of any obligation under this policy.

c. Liberalization

If we adopt any standard form revision for general use that would broaden coverage in this Policy without additional premium, the broadened coverage will immediately apply to this Policy if the revision is effective within 45 days prior to or during the policy period.

d. No Benefit to Bailee

No person or organization, other than you, having custody of Covered Property, will benefit from this insurance.

- e. 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.

f. 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.

g. 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.

E. Conditions

2. General Conditions (continued)

h. Inspections and Surveys

We have the right but are not obligated to:

- (1) Make inspections and surveys at any time;
- (2) Give you reports on the conditions we find; and
- (3) Recommend changes.

Any inspections, surveys, reports or recommendations 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:

- (1) Are safe or healthful; or
- (2) Comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

i. Object Group

All "objects" in use or connected ready for use and included in an "Object" Group Definition will be considered as individually described in the Schedule. The Premiums for "objects" included in an "Object" Group Description will be adjusted as follows:

- (1) We will base the initial premium for these "objects" on information we obtain. The rates charged will be those in effect on the first day of coverage.
- (2) We will charge an additional premium for "objects" that are added to the policy after the effective date of this policy. The additional premium for these "objects" will be computed pro rata.
- (3) We will allow a return premium for "objects" that are removed after the effective date of the policy. The return premium will be computed pro rata from the time the "objects" are disconnected.
- j. Policy Period, Coverage Territory

Under this policy:

- (1) The "accident" must occur:
 - (a) During the Policy Period shown in the Declarations, and
 - (b) Within the coverage territory.
- (2) The coverage territory is:
 - (a) The United States of America, and
 - (b) Puerto Rico.
- k. Calculation of Premium

The Premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.



E. Conditions

2. General Conditions (continued)

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.
- m. Concealment, Misrepresentation or Fraud

This policy is void in any case of fraud by you relating to it. It is also void if you intentionally conceal or misrepresent a material fact concerning:

- (1) This policy;
- (2) The Covered Property; or
- (3) Your interest in the Covered Property.
- n. Suspension

Whenever an "object" is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss from an "accident" to that "object." This can be done by delivering or mailing a written notice of suspension to:

- (1) Your last known address; or
- (2) The address where the "object" is located.

Once suspended in this way, your insurance can be reinstated only by an endorsement for that "object."

If we suspend your insurance, you will get a pro rata refund of premium for that "object." But the suspension will be effective even if we have not yet made or offered a refund.

o. Transfer of Your Rights and Duties under This Policy

Your rights and duties under this policy may not be transferred without our written consent 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.

F. Definitions

1. "Accident" means a sudden and accidental breakdown of the "object" or a part of the "object." At the time the breakdown occurs, it must manifest itself by physical damage to the "object" that necessitates repair or replacement.

None of the following is an "accident:"

- a. Depletion, deterioration, corrosion or erosion;
- b. Wear and tear;
- c. Leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
- d. Breakdown of any vacuum tube, gas tube or brush;
- e. Breakdown of any electronic computer or electronic data processing equipment;
- f. Breakdown of structure or foundation supporting the "object" or any of its parts; or

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F. Definitions (continued)

g. The functioning of any safety or protective device.

Turbine units may have a separate definition of "accident." If so, refer to the Schedule for the appropriate "accident" definition.

If a strike, riot, civil commotion, act of sabotage or vandalism results in an "accident," this insurance applies. However, the War and Military Action Exclusion and the Conditions of this policy still apply.

- 2. "Hazardous Substance" means a substance declared to be hazardous to health by a governmental agency.
- 3. "Object" means the equipment shown in the Schedule. Full description of specific "object" categories are found in the Object Definitions Endorsement attached to Insurance Coverage Form.
- 4. "One Accident" means:

If an initial "accident" causes other "accidents", all will be considered "one accident." All "accidents" at any one location that manifest themselves at the same time and are the result of the same cause will be considered "one accident."

- 5. "Suit" means a civil proceeding and includes:
 - a. An arbitration proceeding in which damages are claimed and to which you must submit or do submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which damages are claimed and to which you submit with our consent.



Endorsement

Policy Period

JULY 01, 2011 TO JULY 01, 2012

Effective Date

JULY 01, 2011

Policy Number

7642-68-24 PIT

Insured

WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE FORM

The following replaces the APPRAISAL Conditions in the Boiler and Machinery Coverage Form:

West Virginia Changes-Appraisal

Appraisal

If we and you disagree on the value of the property or amount of loss, both parties may, by mutual consent, agree in writing to an appraisal of the loss and to be bound by the results of that appraisal. If both parties so agree, then each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- Pay it's chosen appraiser; and
- Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will retain our right to deny the claim if the loss resulted from your intentional material misrepresentation and/or fraudulent conduct.

All other terms and conditions remain unchanged.

Authorized Representative

Q. M. O.



Endorsement

Policy Period

JULY 01, 2011 TO JULY 01, 2012

Effective Date

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7642-68-24 PIT

Insured

WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

This Endorsement applies to the following forms:

BOILER AND MACHINERY COVERAGE FORM

The following condition is added:

Compliance With Applicable Trade Sanction Laws

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

All other terms and conditions remain unchanged.

Authorized Representative

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Endorsement

Policy Period

JULY 01, 2011 TO JULY 01, 2012

Effective Date

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Policy Number

7642-68-24 PIT

Insured

WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

This Endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE FORM

SCHEDULE

EXCLUDED LOCATION(S):

The Fungus Clean Up Or Removal Coverage does not apply to the following location(s):

Under Section A. Coverage, the following is added:

A. Coverage

Fungus Clean Up Or Removal

1. We will pay the costs you incur to clean up, remove, restore or replace Covered Property because of the presence of "fungus" at the "location(s)" shown in the Declarations.

Such presence of "fungus" must be caused by or result from a Covered Cause of Loss.

The most we will pay at the "location(s)" for the sum of all such covered costs that occur during each separate 12-month policy period is \$25,000.

- 2. This Fungus Clean Up Or Removal Coverage does not apply if the presence of "fungus":
 - a. Existed prior to the effective date shown in the Declarations;
 - Is not reported to us in writing as soon as possible after you first become aware, or in the
 exercise of reasonable care, should have become aware, of the presence of "fungus";
 or

Boiler & Machinery Insurance

Special Boiler & Machinery Provisions - Fungus

continued

(continued)

c. Is at a "location" shown under Excluded Locations(s) shown above.

B. Exclusions

Fungus

We will not pay for loss or damage:

- a. Which is "fungus";
- b. Which is in anyway attributed to the presence of "fungus"; or
- c. Caused by or resulting from "fungus",

Under Section B. Exclusions, the following is added:

regardless of any other cause or event that directly or indirectly:

- a. Contributes concurrently to; or
- b. Contributes in any sequence to,

the loss or damage, even if such cause or event would otherwise be covered.

This Fungus exclusion does not apply to:

- a. Ensuing loss or damage caused by or resulting from an "accident" to an "object"; or
- b. The extent insurance is provided under the Fungus Clean Up Or Removal Coverage.

Under Section F. Definitions, the definition of "hazardous substance" is deleted and replaced with the following:

F. Definitions

Hazardous Substance

"Hazardous substance" means a substance declared to be hazardous to health by a governmental agency.

"Hazardous substance" does not mean "fungus".

Under Section F. Definitions, the following is added:

F. Definitions

"Fungus" means any:

Fungus

1. a. mildew, mold, or other fungi;

Boiler & Machinery Insurance

Special Boiler & Machinery Provisions - Fungus

continued

Form 43-02-0705 (Ed. 8-04)

Endorsement

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- b. other microorganisms; or
- c. mycotoxins, spores, or other by-products of the foregoing; or
- 2. colony or group of any of the foregoing.

All other terms and conditions remain unchanged.

Authorized Representative





Endorsement

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Insured

WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE FORM

Object Definitions No. 1—Pressure and Refrigeration Objects

- Boilers, Fired Vessels a. and Electric Steam Generators
 - .. "Object" means:

Any boiler, fired vessel or electric steam generator shown in the Schedule and includes any:

- (1) Steel economizer used solely with them; and
- (2) Metal Steam boiler piping, valves, fittings, traps and separators; but only if they:
 - (a) Are on your premises or between parts of your premises; and
 - (b) Contain steam or its condensate generated in whole or in part in an "object";
- (3) Metal feed water piping between any steam boiler and a feed pump or injector.
- b. "Object" does not mean:
 - (1) Any part not containing steam or water;
 - (2) Any boiler setting;
 - (3) Any insulating or refractory material;
 - (4) Any piping not containing steam or it's condensate;
 - (5) Any buried piping;

Object Definitions No. 1—Pressure and Refrigeration Objects

- Boilers, Fired Vessels and Electric Steam Generators (continued)
- (6) Piping, radiators, coils, vessels or apparatus, other than those included above;
- (7) Any reciprocating or rotating machine; or
- (8) Any electrical apparatus.
- c. Any of the following vessels listed below are included within the provisions of this section when used with an "object":
 - (1) Condensate return tank;
 - (2) Cushion or expansion tank used with a hot water heating boiler; and
 - (3) Indirect water heater tank used for hot water supply service but only if it:
 - (a) Is directly in the water circulating system of the "object" it is used with; and
 - (b) Does not form part of a storage water tank.
- d. For any boiler or fired vessel, the furnace of the "object" and the gas passages from there to the atmosphere will be considered as outside the "object."
- e. An "object" using a heat transfer medium other than water or steam will be covered as though the medium were water or steam.

2. Unfired Vessels

- a. "Object" means any unfired vessel shown in the Schedule. However, "object" does not include any:
 - (1) Electric steam generator;
 - (2) Part of a vessel that is not under:
 - (a) Pressure of the contents of the vessel; or
 - (b) Internal vacuum;
 - (3) Insulating or refractory material;
 - (4) Reciprocating or rotating apparatus within or forming a part of the vessel;
 - (5) Insulating or refractory material;
 - (6) Electrical apparatus within or forming a part of the vessel;
 - (7) Piping leading to and from the vessel;
 - (8) Buried vessels or piping;
 - (9) Cylinder containing a movable plunger or piston; or
 - (10) Vessel, radiator, inductor, convector or coil connected to or used with a refrigerating or air conditioning system.
- b. We will consider that the—connected ready for use—requirement of the Coverage Form and its endorsements has been met by an "object" in this section if that "object" is:
 - (1) Periodically filled, moved, emptied and refilled in the course of its normal service; and
 - (2) Used for storage of gas or liquid.



Endorsement

Effective Date

JULY 01, 2011

Policy Number

7642-68-24 PIT

Object Definitions No. 1—Pressure and Refrigeration Objects (continued)

 Refrigerating and Air Conditioning Vessels and Piping

- . "Object" means any refrigerating or air conditioning vessel and piping shown in the Schedule consisting of:
 - (1) Interconnected vessels, coils and piping that contain refrigerant;
 - (2) Vessels heated directly or indirectly that:
 - (a) Form part of an absorption type system; and
 - (b) Function as a generator, refrigerator or concentrator; and
 - (3) Valves and fittings.

When the "object" is an absorption system, it also includes hermetic solution pumps, hermetic evaporator refrigerant pumps and purge pumps (or compressors) together with their driving electric motors.

If the Schedule shows—Additional Vessels and Piping Included—"object" will also include:

(4) Vessels, radiators, coils and all interconnecting metal piping along with their valves and fittings that are connected to or used with the system and within which steam, water, brine or other solution is circulated for cooling, humidity control or space heating.

When a vessel uses a heat transfer medium other than water or steam we will consider the medium or its vapor as substitutes for the words—water or steam—as used in this section.

- b. However, "object" does not include any:
 - (1) Boiler;
 - (2) Steam piping;
 - (3) Reciprocating or rotating machine or apparatus;
 - (4) Electrical apparatus except as included in paragraph (3) above;
 - (5) Any hose, flexible device or nonmetallic pipe connected to an electronic computer or electronic data processing equipment;

Object Definitions No. 1—Pressure and Refrigeration Objects

- 3. Refrigerating and Air Conditioning Vessels and Piping (continued)
- (6) Vessel, cooling tower, reservoir or other source of supply of cooling water for a condenser or compressor as well as any water piping leading to or from such a source of supply; or
- (7) Buried vessels or piping.
- 4. Auxiliary Piping
- a. "Object" means any piping shown in the Schedule including any valve, fitting, trap or separator on the piping.
- b. However, "object" does not include any:
 - (1) Radiator, convector, coil or other vessel or apparatus connected to that piping; or
 - (2) Buried piping.
- 5. Small Compressing and Refrigerating Units
- a. "Object" means any small compressing or refrigerating unit shown in the Schedule, (not over 15 h.p.—maximum nameplate rating)
- b. However, "object" does not include any wiring or piping leading to and from the unit.
- 6. Air Conditioning Units
- . "Object" means any air conditioning unit shown in the Schedule (not over 600,000 btu per hour—maximum nameplate rating) and including any:
 - (1) Interconnected vessels, radiators, inductors, convectors and coils that make use of a refrigerant, stream, water, brine or other solution and form part of the unit;
 - (2) Interconnecting metal piping, valves and fittings containing only a refrigerant, water, brine or other solution;
 - (3) Vessels heated directly or indirectly that:
 - (a) Form part of an absorption type unit; and
 - (b) Function as a generator, regenerator or concentrator;
 - (4) Compressors, pumps, fans and blowers used solely with the unit together with their driving electric motors; and
 - (5) Control equipment used solely with the unit.
- b. However, "object" does not include any:
 - (1) Boiler;
 - (2) Steam piping;
 - (3) Vessels, cooling tower, reservoir or other source of supply of cooling water for a condenser or compressor, or water piping leading to or from such a source of supply;



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Object Definitions No. 1—Pressure and Refrigeration Objects

- 6. Air Conditioning Units (continued)
- (4) Wiring or piping leading to or from the unit; or
- (5) Electronic computer or electronic data processing equipment, unless used to operate one or more insured objects.

All other terms and conditions remain unchanged.

Authorized Representative



Endorsement

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JULY 01, 2011 TO JULY 01, 2012

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JULY 01, 2011

Policy Number

7642-68-24 PIT

Insured

WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE FORM

Changes

YOUR NAME AMENDED

to read:

YOUR ADDRESS AMENDED

to read:

POLICY PERIOD AMENDED

to read:

EXPEDITING LIMIT AMENDED to \$5,000

in lieu of \$25,000 provided in Paragraph 2(a) of Section C, Limits of Insurance.

Changes

(continued)

Ammonia Contamination

AMMONIA CONTAMINATION LIMIT AMENDED to \$5,000

in lieu of \$25,000 provided in Paragraph 2(c) of Section C, Limits of Insurance.

COINSURANCE PERCENTAGE

We will not pay a greater proportion of the amount of loss resulting from any "one accident" than the ammonia contamination limit shown above bears to the amount obtained by applying the Coinsurance Percentage shown above times the total Actual Cash Value of all property on your premises under refrigeration or in process requiring refrigeration at the time of the "accident".

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WATER DAMAGE LIMIT AMENDED to \$5,000

in lieu of \$25,000 provided in Paragraph 2(d) of Section C, Limits of Insurance.

HAZARDOUS SUBSTANCE LIMITATIONS LIMIT AMENDED to \$5,000

in lieu of \$25,000 provided in Paragraph 2(b) of Section C, Limits of Insurance.

All other terms and conditions remain unchanged.

Authorized Representative

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Endorsement

Policy Period

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WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE FORM

CANCELLATION ENDORSEMENT

IT IS HEREBY AGREED THAT FORM 43-02-0214 COVERAGE FORM E. CONDITIONS 2. GENERAL CONDITIONS E. CANCELLATION (2) (B) IS AMENDED TO READ 60 DAYS IN LIEU OF 30 DAYS.

All other terms and conditions remain unchanged.

Authorized Representative

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Endorsement

Policy Period

JULY 01, 2011 TO JULY 01, 2012

Effective Date

JULY 01, 2011

Policy Number

7642-68-24 PIT

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WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE FORM

CERTIFICATE ENDORSEMENT

IT IS HEREBY AGREED ALL PARTIES TO WHOME A CERTIFICATE OF THIS INSURANCE HAS BEEN ISSUED BECOME ADDITIONAL INSUREDS AND/OR LOSS PAYEES AND/OR CERTIFICATE HOLDERS, IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF SAID CERTIFICATES, PROVIDED THE COMPANY IS FURNISHED A COPY OF EACH CERTIFICATE OF INSURANCE.

IT IS FURTHER AGREED THAT THE FOLLOWING DEDUCTIBLE APPLIES:

DEDUCTIBLE \$1,000,000.

All other terms and conditions remain unchanged.

Authorized Representative

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Endorsement

Policy Period

MULY 01, 2011 TO JULY 01, 2012

Effective Date

AULY 01, 2011

Policy Number

2642-68-24 PIT

Insured

WEST VIRGINIA STATE BOARD OF RISK AND

ENSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

XUNE 10, 2011

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE FORM

Joint Loss Adjustment Endorsement

- 1. This endorsement is intended to facilitate payment of insurance proceeds in the event of loss or damage to Covered Property from a loss that is covered by:
 - a. Commercial Property coverage; and
 - b. this insurance; and

there is agreement between insuring companies as to the existence of coverage but a disagreement as to the amount of the loss to be paid by each company.

- 2. The provisions of paragraph 3. of this endorsement apply only if all of the following requirements are met:
 - a. the Commercial Property insurance carried by the named insured, insuring the Covered Property contains a provision with substantially the same requirements, procedures and conditions as contained in this endorsement;
 - the damage to the Covered Property was caused by a loss for which both we and the insuring company(s) admit to some liability for payment under the respective policies;
 - c. the total amount of the loss is agreed to by you, us and the Commercial Property insuring company(s);
 - we and the Commercial Property insuring company(s) disagree as to the amount of loss that each of us should pay that is attributable to a loss to property covered under both policies; and

Joint Loss Adjustment Endorsement

(continued)

- e. the named insured is the same under both policies.
- 3. If the requirements listed in 2. above are satisfied, we and the Commercial Property insuring company(s) will make payments to the extent, and in the manner, described in the following:
 - a. we will pay, after your written request, the entire amount of loss that we have agreed as being covered solely by this insurance coverage and one-half (1/2) the amount of loss that is in disagreement:
 - b. the Commercial Property company(s) will pay, after your written request, the entire amount of loss that they have agreed as being covered solely by the Commercial Property insurance and one-half (1/2) the amount of loss that is in disagreement;
 - c. the amount in disagreement to be paid by us under this endorsement shall not exceed the amount payable under the equivalent Loss Adjustment Endorsement(s) of the Commercial Property insuring company(s);
 - d. the amount to be paid under this endorsement shall not exceed the amount we would have paid had no Commercial Property insurance been in effect at the time of loss;
 - e. acceptance by you of sums paid under this endorsement does not alter, waive or surrender any of our rights under this policy; and

f. ADDITIONAL CONDITIONS

- (1) we and the Commercial Property insurance company(s) agree to submit our differences to arbitration within 90 days after loss payment made under the terms of this endorsement; and
- (2) you agree to cooperate with any arbitration procedures. There will be three arbitrators; one will be appointed by us, and another will be appointed by the Commercial Property insurance company(s). The two arbitrators will select a third arbitrator. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. A decision agreed to by two of three arbitrators will be binding on both parties. Judgment on any award can be entered in any court that has jurisdiction.

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All other terms and conditions remain unchanged.

Authorized Representative

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Endorsement

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WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE FORM

Supplemental Policy

In consideration of the reduced policy premium, you will maintain in force a multi-peril policy which includes coverage against loss by fire, lightning, explosion and property damage liability.

If you fail to keep such multi-peril policy in force, this endorsement will be null and void. At the same time, coverage under this policy will remain in effect and you will owe us the additional amount due for the elimination of the supplemental policy discount.

All other terms and conditions remain unchanged.

Authorized Representative

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Endorsement

Policy Period

JULY 01, 2011 TO JULY 01, 2012

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7642-68-24 PIT

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WEST VIRGINIA STATE BOARD OF RISK AND

INSURANCE MANAGEMENT

Name of Company

FEDERAL INSURANCE COMPANY

Date Issued

JUNE 10, 2011

This Endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE FORM

A new section titled Terrorism Provisions is added to the end of this contract.

Terrorism Provisions

Cap On Certified Terrorism Losses

If:

- aggregate insured losses attributable to one or more certified acts of terrorism under the terrorism law exceeds \$100 billion in a Program Year (January 1 through December 31);
 and
- we have met our insurer deductible under the **terrorism law**,

we will not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

A new section titled Terrorism Definitions is added.

Terrorism Definitions

Certified Act Of Terrorism

Certified act of terrorism means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act:

1. of terrorism, a violent act or an act that is dangerous to human life, property or infrastructure; and

Boiler & Machinery Insurance

Cap On Certified Terrorism Losses

continued

Terrorism Definitions

Certified Act Of Terrorism (continued)

- 2. that results in damage:
 - a. within the **United States**; or
 - b. outside of the **United States** in the case of:
 - (1) an air carrier or vessel as described in the **terrorism law**; or
 - (2) the premises of a mission of the United States of America,

which was committed by an individual or individuals as part of an effort to:

- 1. coerce the civilian population; or
- 2. influence the policy or affect the conduct of the Government,

of the United States.

Certified act of terrorism does not include an act that:

- is committed as part of the course of a war declared by the Congress of the United States;
- 2. does not result in property and casualty insurance losses that exceed \$5 million in the aggregate and are attributable to all types of insurance subject to the **terrorism law**.

State

State means any state of the United States of America, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, American Samoa, Guam, each of the United States Virgin Islands, and any territory or possession of the United States of America.

Terrorism Law

Terrorism law means the Terrorism Risk Insurance Act of 2002 (Pub.L.107-297) as amended by the Terrorism Risk Insurance Extension Act of 2005 (Pub.L.109-144) and the Terrorism Risk Insurance Program Reauthorization Act of 2007 (Pub.L.110-160).

United States

United States means:

- 1. a state; and
- the territorial sea and the continental shelf of the United States of America, as described in the terrorism law.

All other terms and conditions remain unchanged.

Authorized Representative

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Boiler & Machinery Insurance

Cap On Certified Terrorism Losses

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SUPPLEMENTAL INFORMATION

This section has been provided for WEST VIRGINIA BOARD OF RISK & INSURANCE MANAGEMENT to facilitate the collection of important Insurance Program information such as:

- Binders
- Certificates
- Claims Loss Notices
- Correspondence
- Meeting Minutes
- Premium Finance Agreement, if applicable