

## SUMMARY OF COVERAGE

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| <b>Type Of Coverage:</b>   | Boiler and Machinery  |  |
| <b>Carrier:</b>            | Travelers Indemnity Company of Illinois   |  |
| <b>Policy Number:</b>      | M5J-BMG-590X8086-TIL-00   |  |
| <b>Term:</b>               | January 1, 2003 to January 1, 2004  |  |
| <b>Limit:</b>              | Program Limit: \$50,000,000   |  |
| <b>Sublimits:</b>          | Ammonia Contamination:  | \$1,000,000                                      |
|                            | Brands and Labels:  | \$1,000,000                                      |
|                            | Business Income:  | \$5,000,000                                      |
|                            | CFC Refrigerants:   | Included   |
|                            | Computer Equipment:   | Included   |
|                            | Consequential Damage (Spoilage):  | \$1,000,000                                      |
|                            | Error in Description:*  | \$1,000,000                                      |
|                            | Expediting Expense:   | \$2,500,000                                      |
|                            | Extra Expense:  | Combined w/BI                                    |
|                            | Hazardous Substance Clean-up:   | \$1,000,000                                      |
|                            | “Media”   | \$ 100,000                                       |
|                            | Off Premises Interruption:  | \$5,000,000                                      |
|                            | Water Damage:   | \$1,000,000                                      |
| <b>Deductibles:</b>        | All Other Objects:  | \$500 - \$5,000 *<br><i>*(varies per member)</i> |
|                            | Business Income:  | 12 HOURS   |
|                            | Extra Expense:  | Combined w/BI                                    |
|                            | Consequential Damage:   | \$500  |
|                            | Off Premises Interruption:  | 12 HOURS   |
|                            | High Risk Objects:  | See Policy                                       |
| <b>Policy Description:</b> | Unless otherwise excluded, this policy insures against direct damage to all locations owned, leased, or in your care, custody and control, property for which you are liable, caused by an “Accident” to an “Object,” that necessitates repair or replacement. Please refer to the policy for the definitions of “ <i>Accident</i> ” and “ <i>Object</i> .” |  |

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This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed policy and is not intended to reflect all the terms, conditions and exclusions of the policy. Moreover, the information contained in this document reflects coverage as of the effective date of the policy and may not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the actual policy. The insurance afforded by the listed policy is subject to all the terms, exclusions and conditions of such policy.

Thirty days prior to the policy expiration date, you should report all additions to and deletions from the list of locations on record with the company.

**Conditions:**

- Automatic coverage fro newly Acquired Locations; Newly Acquired Locations must be reported in writing within 365 days of acquisition
- Carrier may pay up to an additional 25% of the property damage amount if a damaged “Object” can not be repaired or the cost to repair is more than the cost to replace and damage exceeds 100% of the actual cash value
- In the event of Loss or Damage, prompt notice must be given to the carrier, allowing reasonable time for the carrier to examine the property before repairs are undertaken or physical evidence of the “Accident” is removed, while take whatever measures are necessary for protection from further damage
- Y2K Exclusion

**Exclusions (*including but not limited to*):**

- Nuclear Hazard, including Nuclear Reaction or Radiation, or Radioactive Contamination
- War and Military Action
- An “Accident” caused by wind, hail, weight of snow, ice or sleet, freeze arising from weather conditions, if such loss is covered by another policy of insurance at the time of loss.
- Depletion, deterioration, corrosion or erosion; wear and tear; leakage of any valve, fitting, shaft seal, gland packing, joint or connection; breakdown of any vacuum tube, gas tube, brush; breakdown of any structure or foundation supporting the “object” or any of its parts.
- Water or other means sued to extinguish a fire, even when the attempt is unsuccessful.
- Earthquake, Flood or Volcanic Eruption
- Lightning, if coverage is provided by another insurance policy you have at the time of loss.
- A delay in, or an interruption of, any business, manufacturing or processing
- Hydrostatic, pneumatic or gas pressure test of any boiler, fire vessel or electrical steam generator; insulation breakdown test of any type of electrical or electronic “Object.”

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