POLICYHOLDER NOTICE - TEXAS

Date: 02/28/22

Policy Number: 61 SBA BE4021

Renewal Date: 04/15/22

Your Hartford Agent: **G & H FINANCIAL INS SVCS INC/PHS** (866) 467-8730

THE IDEA SOURCE INC

3315 EULA MORGAN RD
KATY TX 77493

Dear Valued Hartford Insured,

Your current policy provided by The Hartford will expire shortly. The purpose of this notice is to advise you that The Hartford would like the opportunity to provide you with a policy for the upcoming policy term and to advise you of certain changes to your policy as indicated below.

Coverage Changes (if applicable)
As noted above, we want to provide you with coverage for the upcoming policy term and this notice is our offer to do so. Your policy for the upcoming term will include certain reductions or additional restrictions in coverage, as indicated by an (x) below. Texas requires a notice of nonrenewal as a result of the indicated change(s), and this is our notice to you in compliance with the applicable law.

( ) Increase in Deductible to:

( ) Reduction in Limits to:

(X) Reductions in Coverage: COMPUTERS AND MEDIA SS 04 41 DEDUCTIBLE HAS CHANGED. PLEASE SEE THE POLICY DECLARATIONS.

( ) Other Changes or Restrictions in Coverage:

The coverage change is due to the following indicated reason(s):

( ) Your exposures, loss experience, or other risk characteristics indicate a need for the change.
(X) A change in our rules, forms or underwriting guidelines for your type of policy.

Further information regarding the reason for the coverage change(s) is available from the company or your agent or broker. You may receive other notices of coverage changes for the upcoming policy term under separate cover. Those other changes will apply in addition to the changes described above.

This is not a bill. You will receive a separate bill for all or part of the premium due for your renewal policy. If you do not pay the amount shown by the due date as stated in the bill, your insurance coverage will expire or be cancelled for non-payment of premium.

If you have any questions about your policy or about your overall insurance needs, please contact your Hartford agent or broker. We look forward to continuing our relationship and fulfilling your insurance needs.

THE HARTFORD

PRODUCER COMPENSATION NOTICE

You can review and obtain information on The Hartford's producer compensation practices at www.TheHartford.com or at 1-800-592-5717.

IMPORTANT NOTICE TO POLICYHOLDER – ASBESTOS HAZARD EXCLUSION- TEXAS

The provisions of the attached policy contain an **Asbestos Hazard Exclusion** that applies to both the Business Liability Coverage Form and Umbrella Policy Provisions. The Asbestos Hazard Exlcusion eliminates coverage for any injury or damage arising out of asbestos.

Please review your policy and contact your agent, broker or representative if you have any questions. Thank you for choosing The Hartford as your insurer.

POLICY NUMBER: 61 SBA BE4021

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT.

DISCLOSURE/CAP ON LOSSES - TERRORISM RISK INSURANCE ACT

SCHEDULE

Terrorism Premium:
$ $62.00

A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for "certified acts of terrorism" under TRIA. The portion of your premium attributable to terrorism coverage is shown in the above Schedule of this endorsement.

B. The following definition is added with respect to the provisions of this endorsement:

1. A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

a. The act results in insured losses in excess of $5 million in the aggregate, attributable to all types of insurance subject to TRIA; and

b. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and

c. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion

C. Disclosure Of Federal Share Of Terrorism Losses

The United States Department of the Treasury will reimburse insurers for 80% of insured losses attributable to "certified acts of terrorism" under TRIA that exceeds the applicable insurer deductible.

However, if aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA exceed $100 billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds $100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

D. Cap On Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to "certified acts of terrorism" under TRIA exceed $100 billion in a calendar year and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed $100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible.

In accordance with the Treasury's procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

E. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, the inapplicability or omission of a terrorism exclusion, or the inclusion of terrorism coverage, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Form, Coverage Part or Policy, such as losses excluded by any pollution, pathogenic, nuclear hazard or war exclusions which may be included on this Policy.

F. All other terms and conditions remain the same

IMPORTANT NOTICE TO POLICYHOLDERS

ERISA - EMPLOYEE DISHONESTY

You are receiving this notice because your renewal policy contains ERISA-EMPLOYEE DISHONESTY.

The Employee Retirement Income Security Act of 1974 (ERISA) is a federal law that sets rules and standards of conduct for private sector employee benefit plans and those that invest and manage their assets. One of ERISA's requirements is that people who handle plan funds and other property must be covered by a fidelity bond to protect the plan from losses due to fraud or dishonesty.

Please be advised that on or before the beginning of each plan year, the plan administrator or other plan fiduciary must ensure that the plan has the legally required bonding amount for the individuals who will handle the plan's funds and other property. If necessary, the plan administrator or other plan fiduciary may need to obtain appropriate adjustments or additional protection to ensure that the coverage will be in compliance for the new plan year.

If you wish to adjust the amount of your ERISA fidelity bond, please reach out to your agent or Hartford representative.

REGIONAL OFFICE INSTRUCTION SHEET

POLICY NUMBER: 61 SBA BE4021 DX

ROUTING INSTRUCTIONS

_SEND TO RECORDS. TRANSFER CORR IF APPLICABLE.

TEXAS FLOOD INSURANCE DISCLOSURE NOTICE

"Flood Insurance: You may also need to consider the purchase of flood insurance. Your insurance policy may not include coverage for damage resulting from a flood even if hurricane winds and rain caused the flood to occur. Without separate flood insurance coverage, you may have uncovered losses caused by a flood. Please discuss the need to purchase separate flood insurance coverage with your insurance agent or insurance company, or visit www.floodsmart.gov."

POLICY FACE SHEET

21
40 INSURER:
BE TWIN CITY FIRE INSURANCE COMPANY
SBA

POLICY NO. 61 SBA BE4021 DX RECORDS RETENTION - PERMANENT

DECLARATIONS
ITEMS

1. NAMED INSURED AND MAILING ADDRESS:	THE IDEA SOURCE INC 3315 EULA MORGAN RD KATY, HARRIS TX. 77493
2. POLICY PERIOD:	04/15/22 INCEPTION · 04/15/23 EXPIRATION · 365 DAYS

AGENT'S CODE: 617201
AGENT'S NAME: G & H FINANCIAL INS SVCS INC/PHS

PREVIOUS POLICY NO. 61 SBA BE4021

3. THE NAMED INSURED IS: S CORPORATION

POLICY STATUS: ACTIVE
LOB LEVEL OF SUPPORT: SP-S
MARKET SEGMENTATION: 830

SELECT CUSTOMER
AGENT SALES AGREEMENT (COMMISSION STATUS)
DIRECT ACCOUNT BILL NUMBER - 15709317
DEDUCTIBLE
RATED RISK
MORTGAGEE

AUTOMATICALLY BOOKED
ABBREVIATED POLICY ISSUED
AUTOMATICALLY RENEWED

THE IDEA SOURCE INC

3315 EULA MORGAN RD
KATY TX 77493

THE HARTFORD

Policy Number: 61 SBA BE4021
Renewal Date: 04/15/22

Thank you for being a loyal customer of The Hartford.

 # 1: Your Hartford Policy
Enclosed are renewal documents for your policy, which is scheduled to renew on 04/15/22 . Along with a new Declarations Page, which details the coverages provided by your policy, we are enclosing important policy documents. Please be aware that you will receive an invoice separately for this new policy term approximately 30 days prior to the renewal date; no action is required now.

To ensure the premium you paid for this past policy term was accurate, we may contact you by letter, phone or email to conduct a premium audit. If contacted, we will advise what information is needed to complete the audit.

 # 2: Your Business Insurance Coverage Checkup
Now is a great time to complete a business insurance coverage checkup with a Hartford Insurance Professional. Because you wear so many hats each day, you may not be thinking about how changes to your business can impact the type and amount of insurance coverage needed to protect it.

Together we will evaluate how your needs may have changed over the past year. Examples include:

- Has your mailing address and/or the physical location of your business changed?
- Has there been any increase/decrease in the amount of business property/equipment you own?
- Has there been any increase/decrease in your company's payroll or sales?
- Have you added or eliminated any vehicles used in your business operations?
- Are the bill plan and deductible on your policy right for your business?

During the review we may make coverage recommendations, provide peace of mind solutions, and possibly reduce your costs. Here is all you need to do:

- **Call toll free** (866) 467-8730 **, and select our renewal review service option any weekday from 7 A.M. to 7 P.M. CST and request your business insurance check-up.**
- **To best serve you, please have your Policy Number or Account Number and a Copy of your current Renewal Policy in hand when you call.**

 # 3: Servicing Your Needs
To login or register for our Online Business Service Center, go to www.thehartford.com/servicecenter where any time, day or night you can:

- Pay your bill, view payment history and enroll in Auto Pay
- Request Auto ID Cards and Certificates of Insurance
- View electronic copies of billing and policy documents and sign up for paperless delivery

 # 4: If You've Had A Loss or Accident… Report It Immediately
We want to help! Contact us as quickly as possible at 1-800-327-3636.

- Representatives are available 24-7 to assist in helping you recover from your loss.

On behalf of **G & H FINANCIAL INS SVCS INC/PHS** and The Hartford, we appreciate the opportunity to have been of service to you this past year and look forward to serving your business insurance needs for the upcoming year.

Sincerely,
Your Hartford Team

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BE
SBA

This **Spectrum Policy** consists of the Declarations, Coverage Forms, Common Policy Conditions and any other Forms and Endorsements issued to be a part of the Policy. This insurance is provided by the stock insurance company of The Hartford Insurance Group shown below.

INSURER: TWIN CITY FIRE INSURANCE COMPANY
ONE HARTFORD PLAZA, HARTFORD, CT 06155
COMPANY CODE: 7

Policy Number: 61 SBA BE4021 DX

THE HARTFORD

SPECTRUM POLICY DECLARATIONS

Named Insured and Mailing Address: THE IDEA SOURCE INC
(No., Street, Town, State, Zip Code)
3315 EULA MORGAN RD
KATY TX 77493

Policy Period: **From** 04/15/22 **To** 04/15/23 365 DAYS
12:01 a.m., Standard time at your mailing address shown above. **Exception:** 12 noon in New Hampshire.

Name of Agent/Broker: G & H FINANCIAL INS SVCS INC/PHS
Code: 617201

Previous Policy Number: 61 SBA BE4021

Named Insured is: S CORPORATION

Audit Period: NON-AUDITABLE

Type of Property Coverage: SPECIAL

Insurance Provided: In return for the payment of the premium and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy.

TOTAL ANNUAL PREMIUM IS: $3,151

Susan L. Castaneda

Countersigned by Authorized Representative 02/28/22 Date

Location(s), Building(s), Business of Named Insured and Schedule of Coverages for Premises as designated by Number below.

Location: 001 **Building:** 001

3315 EULA MORGAN RD
KATY TX 77493

Description of Business:
Advertising Agency

Deductible: $ 1,000 PER OCCURRENCE
WINDSTORM OR HAIL: 3% (FORM SS 82 23)

BUILDING AND BUSINESS PERSONAL PROPERTY	LIMITS OF INSURANCE
BUILDING	
REPLACEMENT COST	$ 411,000
BUSINESS PERSONAL PROPERTY	
REPLACEMENT COST	$ 171,300
PERSONAL PROPERTY OF OTHERS	
REPLACEMENT COST	NO COVERAGE
MONEY AND SECURITIES	
INSIDE THE PREMISES	$ 10,000
OUTSIDE THE PREMISES	$ 5,000

MORTGAGE HOLDER: APPLIES

 (CONTINUED ON NEXT PAGE)

Location(s), Building(s), Business of Named Insured and Schedule of Coverages for Premises as designated by Number below.

Location: 001 **Building:** 001

PROPERTY OPTIONAL COVERAGES APPLICABLE TO THIS LOCATION	LIMITS OF INSURANCE
STRETCH COVERAGES **FORM: SS 04 08** **THIS FORM INCLUDES MANY ADDITIONAL COVERAGES AND EXTENSIONS OF COVERAGES. A SUMMARY OF THE COVERAGE LIMITS IS ATTACHED.**	
LIMITED FUNGI, BACTERIA OR VIRUS COVERAGE: **FORM SS 40 93** **THIS IS THE MAXIMUM AMOUNT OF INSURANCE FOR THIS COVERAGE, SUBJECT TO ALL PROPERTY LIMITS FOUND ELSEWHERE ON THIS DECLARATION.**	$ 50,000
INCLUDING BUSINESS INCOME AND EXTRA EXPENSE COVERAGE FOR:	30 DAYS
BUSINESS INCOME WAITING PERIOD **FORM: SS4124**	72 HOURS

PROPERTY OPTIONAL COVERAGES APPLICABLE TO ALL LOCATIONS	**LIMITS OF INSURANCE**
BUSINESS INCOME AND EXTRA EXPENSE COVERAGE	12 MONTHS ACTUAL LOSS SUSTAINED
COVERAGE INCLUDES THE FOLLOWING COVERAGE EXTENSIONS:	
ACTION OF CIVIL AUTHORITY:	30 DAYS
EXTENDED BUSINESS INCOME:	30 CONSECUTIVE DAYS
EQUIPMENT BREAKDOWN COVERAGE	
COVERAGE FOR DIRECT PHYSICAL LOSS DUE TO:	
MECHANICAL BREAKDOWN, ARTIFICIALLY GENERATED CURRENT AND STEAM EXPLOSION	
THIS ADDITIONAL COVERAGE INCLUDES THE FOLLOWING EXTENSIONS	
HAZARDOUS SUBSTANCES	$ 50,000
EXPEDITING EXPENSES	$ 50,000
MECHANICAL BREAKDOWN COVERAGE ONLY APPLIES WHEN BUILDING OR BUSINESS PERSONAL PROPERTY IS SELECTED ON THE POLICY	
IDENTITY RECOVERY COVERAGE FORM SS 41 12	$ 15,000
COMPUTERS AND MEDIA COVERAGE FORM SS 04 41	
DEDUCTIBLE: $ 1,000	

BUSINESS LIABILITY	LIMITS OF INSURANCE
LIABILITY AND MEDICAL EXPENSES	$1,000,000
MEDICAL EXPENSES - ANY ONE PERSON	$ 10,000
PERSONAL AND ADVERTISING INJURY ADV INJ EXCL	$1,000,000
DAMAGES TO PREMISES RENTED TO YOU ANY ONE PREMISES	$1,000,000
AGGREGATE LIMITS PRODUCTS-COMPLETED OPERATIONS	$2,000,000
GENERAL AGGREGATE	$2,000,000
EMPLOYMENT PRACTICES LIABILITY COVERAGE: FORM SS 09 01	
EACH CLAIM LIMIT	$ 10,000
DEDUCTIBLE - EACH CLAIM LIMIT NOT APPLICABLE	
AGGREGATE LIMIT	$ 10,000
RETROACTIVE DATE: 04152019	

This **Employment Practices Liability Coverage** contains claims made coverage. Except as may be otherwise provided herein, specified coverages of this insurance are limited generally to liability for injuries for which claims are first made against the insured while the insurance is in force. Please read and review the insurance carefully and discuss the coverage with your Hartford Agent or Broker.

The Limits of Insurance stated in this Declarations will be reduced, and may be completely exhausted, by the payment of "defense expense" and, in such event, The Company will not be obligated to pay any further "defense expense" or sums which the insured is or may become legally obligated to pay as "damages".

MORTGAGE HOLDER : PROSPERTIY BANK
550 PIN OAK RD
KATY, TX. 77494

Form Numbers of Forms and Endorsements that apply:

SS 00 01 03 14	SS 00 05 10 08	SS 00 07 07 05	SS 00 08 04 05
SS 00 60 09 15	SS 00 61 07 19	SS 00 64 09 16	SS 84 01 09 07
SS 10 11 10 15	SS 42 06 03 17	SS 04 08 09 07	SS 04 19 04 09
SS 04 22 07 05	SS 04 30 07 05	SS 04 39 07 05	SS 04 41 03 18
SS 04 42 03 17	SS 04 44 07 05	SS 04 45 07 05	SS 04 46 09 14
SS 04 47 04 09	SS 04 80 03 00	SS 04 86 03 00	SS 40 18 07 05
SS 40 93 07 05	SS 41 12 12 17	SS 41 24 12 14	SS 41 51 10 09
SS 41 63 06 11	SS 05 47 09 15	SS 51 11 03 17	IH 12 06 02 21
SS 09 01 12 14	SS 09 67 09 14	SS 09 70 12 14	SS 09 71 12 14
SS 09 82 12 14	IH 99 40 04 09	IH 99 41 04 09	SS 82 23 09 15
SS 83 76 12 20	SS 89 93 07 16		

STRETCH SUMMARY

SUMMARY OF COVERAGE LIMITS

This is a summary of the Coverages and the Limits of Insurance provided by the Stretch Coverage form SS 04 08 which is included in this policy. No coverage is provided by this summary. Refer to coverage form SS 04 08 to determine the scope of your insurance protection.

The Limit of Insurance for the following Additional Coverages are in addition to any other limit of insurance provided under this policy:

Coverage	**Limit**
Accounts Receivable – On/Off-Premises	$ 25,000
Brands and Labels	Up to Business Personal Property Limit
Claim Expenses	$ 10,000
Computer Fraud	$ 5,000
Computers and Media	$ 10,000
Debris Removal	$ 25,000
Employee Dishonesty (including ERISA)	$ 10,000
Fine Arts	$ 10,000
Forgery	$ 10,000
Laptop Computers – World-Wide Coverage	$ 5,000
Off Premises Utility Services – Direct Damage	$ 10,000
Outdoor Signs	Full Value
Pairs or Sets	Up to Business Personal Property Limit
Personal Property of Others	$ 10,000
Property at Other Premises	$ 10,000
Salespersons' Samples	$ 1,000
Sewer and Drain Back Up	Included up to Covered Property Limits
Sump Overflow or Sump Pump Failure	$ 15,000
Temperature Change	$ 10,000
Tenant Building and Business Personal Property Coverage-Required by Lease	$ 20,000
Transit Property in the Care of Carriers for Hire	$ 10,000
Unauthorized Business Card Use	$ 2,500
Valuable Papers and Records – On/Off-Premises	$ 25,000

The Limits of Insurance for the following Coverage Extensions are a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	**Limit**
Newly Acquired or Constructed Property – 180 Days	
Building	$1,000,000
Business Personal Property	$ 500,000
Business Income and Extra Expense	$ 500,000
Outdoor Property	$ 20,000 aggregate/ $1,000 per item
Personal Effects	$ 25,000
Property Off-Premises	$ 15,000

The following changes apply only if Business Income and Extra Expense are covered under this policy. The Limits of Insurance for the following Business Income and Extra Expense Coverages are in addition to any other Limit of Insurance provided under this policy:

Coverage	**Limit**
Business Income Extension for Off-Premises Utility Services	$ 25,000
Business Income Extension for Web Sites	$ 10,000/7 days
Business Income from Dependent Properties	$ 25,000

The following Limit of Insurance for the following Business Income Coverage is a replacement of the Limit of Insurance provided under the Standard Property Coverage Form or the Special Property Coverage Form, whichever applies to the policy:

Coverage	**Limit**
Extended Business Income	60 Days

The following changes apply to Loss Payment Conditions:

Coverage	**Limit**
Valuation Changes	
Commodity Stock	Included
"Finished Stock"	Included
Mercantile Stock - Sold	Included

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNMANNED AIRCRAFT - LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS LIABILITY COVERAGE FORM

SCHEDULE

☐	**Option 1**: If an "X" is shown in this box, Bodily Injury and Property Damage coverage for Unmanned Aircraft applies and the Unmanned Aircraft Exclusion in Paragraph **A.1.g.(1)** of this endorsement does not apply.
☐	**Option 2**: If an "X" is shown in this box, Personal And Advertising Injury coverage for Unmanned Aircraft applies and the Unmanned Aircraft - Personal And Advertising Injury Exclusion in Paragraph **A.2.** of this endorsement does not apply.

Except as otherwise stated in this endorsement or the schedule above, the terms and conditions of the policy apply to the insurance stated below.

A. The following changes are made to Section **B.1.**, **EXCLUSIONS**:

1. Paragraph **g.**, **Aircraft, Auto or Watercraft**, is deleted and replaced with the following:

g. Aircraft, Auto or Watercraft

(1) Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **g.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft), Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft), "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This Paragraph **g.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

Paragraph **g. (2)** does not apply to:

(a) A watercraft while ashore on premises you own or rent;

(b) A watercraft you do not own that is:

(i) Less than 51 feet long; and

(ii) Not being used to carry persons for a charge;

(c) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;

(d) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft;

(e) "Bodily injury" or "property damage" arising out of the operation of any of the equipment listed in Section G Liability and Medical Expenses Definitions, Paragraph 15 **f. (2)** or **f. (3)** of the definition of "mobile equipment"; or

(f) An aircraft (other than unmanned aircraft) that is not owned by any insured and is hired, chartered or loaned with a paid crew. However, this exception does not apply if the insured has any other insurance for such "bodily injury" or "property damage", whether the other insurance is primary, excess, contingent or on any other basis.

2. The following is added to Section **B. EXCLUSIONS** Paragraph **p.**, **Personal and Advertising Injury**:

Unmanned Aircraft - Personal and Advertising Injury

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

However, this exclusion does not apply if the only allegation in the claim or "suit" involves an intellectual property right which is limited to:

(a) Infringement, in your "advertisement", of:

(i) Copyright;

(ii) Slogan; or

(iii) Title of any literary or artistic work; or

(b) Copying, in your "advertisement", a person's or organization's "advertising idea" or style of "advertisement".

B. The following changes apply to Section **G. LIABILITY AND MEDICAL EXPENSES DEFINITIONS:**

1. The following definition is added:

"Unmanned aircraft" means an aircraft that is not:

a. Designed;

b. Manufactured; or

c. Modified after manufacture

to be controlled directly by a person from within or on the aircraft.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GOODS AND SERVICES ENDORSEMENT

We may offer or make "goods or services" available to you through this underwriting company, a non-insurer subsidiary, or unaffiliated third parties as a part of this policy. The "goods or services" are optional and may be provided for a charge, at a discount, on a subsidized basis, or free of charge. In some cases, we may receive a fee from the unaffiliated third parties that provide "goods or services". We do not warrant or guarantee the "goods or services" provided by third parties, and such third parties shall be solely liable and responsible for the "goods or services" they provide. The "goods or services" offered or made available by us may be modified or discontinued at any time.

"Goods or services" means risk mitigation, safety, and/or loss prevention goods, products, services or equipment.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

WAGE AND HOUR CLAIMS EXPENSES - EMPLOYMENT PRACTICES LIABILITY

This endorsement modifies insurance provided under the following:

EMPLOYMENT PRACTICES LIABILITY COVERAGE FORM

Exclusion **B.** in **SECTION III - EXCLUSIONS** is deleted and replaced by the following:

B. We shall not pay "loss" in connection with any "claim" based upon, arising from, or in any way related to:

1. any claims for unpaid wages (including overtime pay), workers' compensation benefits, unemployment compensation, disability benefits, or social security benefits;

2. any actual or alleged violation of the Worker Adjustment and Retraining Notification Act, the National Labor Relations Act, the Occupational Safety and Health Act, the Consolidated Omnibus Budget Reconciliation Act of 1985, "ERISA", or any similar law; or

3. any "wage and hour violation".

Provided, however, that this Exclusion B. shall not apply to that portion of "loss" that represents:

a. a specific amount the "insureds" become legally obligated to pay solely for a "wrongful act" of **"**retaliation"; or

b. "Claims expenses" incurred to defend a "wage and hour violation" referenced in sub-paragraph **3.** above subject to a Sub-Limit of Liability of $ 0010000 that is part of, and not in addition to, the Limits of Liability applicable to this Coverage Part (the Wage and Hour Defense Costs Sub-Limit). Moreover:

1. SECTION VIII.I.2. of this Coverage Part notwithstanding, 100% of the "insured's" "claims expenses" covered pursuant to this sub-paragraph b. shall be allocated to covered "loss" until the Wage and Hour Defense Costs Sub-Limit is exhausted. Once the Wage and Hour Defense Costs Sub-Limit is exhausted, allocation shall continue in accordance with SECTION VIII.I.2.;

2. the Wage and Hour Defense Costs Sub-Limit is available notwithstanding the fact that a "wage and hour violation" is not an "employment practices wrongful act"; and

3. the Wage and Hour Defense Costs Sub-Limit is only available for "claim expenses" incurred to defend a "wage and hour violation" that occurred on or after the "retroactive date" and before the end of the "policy period", regardless of whether any such "claim" for a "wage and hour violation" is made during the "policy period" or the Extended Reporting Period, if applicable.

All other terms and conditions of this Coverage Part remain unchanged.

Named Insured: **THE IDEA SOURCE INC**

Policy Number: 61 SBA BE4021

Effective Date: 04/15/22 **Expiration Date**: 04/15/23

Company Name: TWIN CITY FIRE INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS ENDORSEMENT

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

All other terms and conditions remain unchanged.

POLICY INFORMATION

NAMED INSURED: THE IDEA SOURCE INC
AGENT CODE AND NAME: 617201 G & H FINANCIAL INS SVCS INC/PHS
COMPANY CODE AND NAME: 7 TWIN CITY FIRE INSURANCE COMPANY
EFFECTIVE DATE: 04/15/22 EXPIRATION DATE: 04/15/23
AUDIT PERIOD: NON-AUDITABLE

POLICY AUTOMATICALLY BOOKED

REPLACEMENT COST APPLIES TO BLDG

REPLACEMENT COST APPLIES TO BPP

SPECTRUM PROPERTY DEDUCTIBLE: $1,000

COVERAGES	LIMITS OF LIABILITY		PREMIUMS
POLICY BASE PREMIUM			$253.00
BUILDING		$411,000	$1,751.00
BUSINESS PERSONAL PROPERTY		$171,300	$568.00
BUSINESS INCOME/EXTRA EXPENSE			$291.00
BUSINESS INCOME WAITING PERIOD		72 HOURS	INCLUDED
EQUIPMENT BREAKDOWN		INCLUDED	$27.00
BUSINESS LIABILITY			
PREMISES/OPERATIONS		$1,000,000	$83.00
DAMAGES TO PREMISES RENTED TO YOU			
ANY ONE PREMISES		$1,000,000	INCLUDED
FUNGI LIMITED COVERAGE		$50,000	INCLUDED
FUNGI LIMITED BUSINESS INTERRUPTION		30 DAYS	INCLUDED
MONEY AND SECURITIES			
INSIDE-PREMISES		$10,000	
OUTSIDE-PREMISES		$5,000	INCLUDED
IDENTITY RECOVERY		$15,000	INCLUDED
EMPLOYMENT PRACTICES LIABILITY	$10,000/	$10,000	INCLUDED
STRETCH ENDORSEMENT			$116.00
TERRORISM COVERAGE			$62.00
		TOTAL	$3,151.00

DIRECT ACCOUNT BILL NUMBER - 15709317

PRODUCER'S FACT SHEET

NAMED INSURED: THE IDEA SOURCE INC

POL #: 61 SBA BE4021 DX

PRODUCER'S NAME: PRODUCER'S CODE: 617201 AGENT SALES
G & H FINANCIAL INS SVCS INC/PHS

POL EFF DATE: 04/15/22 POL EXP DATE: 04/15/23

DIRECT ACCOUNT BILL NUMBER - 15709317

TRANSACTION TYPE: RENEWAL

TOTAL POLICY PREMIUM: $3,151.00

THIS SPECTRUM RENEWAL POLICY PREMIUM REFLECTS THE HARTFORD'S RECOGNITION OF ANY CHANGES TO THE INSURED'S BUSINESS AND ASSOCIATED RISK ATTRIBUTES THAT HAVE OCCURRED DURING THE PREVIOUS POLICY TERM. THIS MAY INCLUDE CHANGES IN EXPOSURE, RECENT LOSS HISTORY OR OTHER CHARACTERISTICS THAT HAVE BECOME KNOWN TO US THROUGH THE UNDERWRITING PROCESS.

COMMISSION BREAKDOWN

	POLICY PREMIUM	COMMISSION PERCENTAGE
SPECTRUM	$3,151.00	14.0
TOTAL	$3,151.00	

FORM	TITLE
SS 00 01 03 14	POLICY FRONT COVER
SS 00 02 12 06	SPECTRUM POLICY DECLARATIONS
SS 00 05 10 08	COMMON POLICY CONDITIONS
SS 00 07 07 05	SPECIAL PROPERTY COVERAGE FORM
SS 00 08 04 05	BUSINESS LIABILITY COVERAGE FORM
SS 00 60 09 15	BUSINESS LIABILITY COVERAGE FORM AMENDATORY ENDORSEMENT
SS 00 61 07 19	SPECIAL PROPERTY COVERAGE AMENDATORY ENDORSEMENT
SS 00 64 09 16	BUSINESS LIABILITY COVERAGE FORM AMENDATORY-SUPPLEMENTARY PAYMENTS
SS 84 01 09 07	STRETCH SUMMARY
SS 10 11 10 15	TEXAS CHANGES
SS 42 06 03 17	UNMANNED AIRCRAFT - LIABILITY ENDORSEMENT
SS 04 08 09 07	STRETCH
SS 04 19 04 09	BUSINESS INCOME EXTENSION FOR OFF-PREMISES UTILITY SERVICES
SS 04 22 07 05	FINE ARTS
SS 04 30 07 05	TRANSIT COVERAGE- PROPERTY IN THE CARE OF CARRIERS FOR HIRE
SS 04 39 07 05	ACCOUNTS RECEIVABLE
SS 04 41 03 18	COMPUTERS AND MEDIA
SS 04 42 03 17	EMPLOYEE DISHONESTY COVERAGE
SS 04 44 07 05	OUTDOOR SIGNS
SS 04 45 07 05	PERSONAL PROPERTY OF OTHERS
SS 04 46 09 14	TEMPERATURE CHANGE
SS 04 47 04 09	VALUABLE PAPERS AND RECORDS
SS 04 80 03 00	CRIME COMMON CONDITIONS AND EXCLUSIONS

SS 04 86 03 00	FORGERY COVERAGE
SS 40 18 07 05	OFF-PREMISES UTILITY SERVICES - DIRECT DAMAGE
SS 40 93 07 05	LIMITED FUNGI, BACTERIA OR VIRUS COVERAGE
SS 41 12 12 17	IDENTITY RECOVERY COVERAGE FOR BUSINESSOWNERS AND EMPLOYEES
SS 41 24 12 14	BUSINESS INCOME WAITING PERIOD
SS 41 51 10 09	BUILDING LIMIT- AUTOMATIC INCREASE REVISION
SS 41 63 06 11	AMENDMENT - DEFINITION OF INSURED CONTRACT
SS 05 47 09 15	EXCLUSION - NUCLEAR ENERGY LIABILITY
SS 51 11 03 17	EXCLUSION - UNMANNED AIRCRAFT (PROPERTY)
G-3116-5	IMPORTANT NOTICE
G-3418-0	PRODUCER COMPENSATION NOTICE
G-4164	TEXAS FLOOD INSURANCE DISCLOSURE NOTICE
IH 12 06 02 21	GOODS AND SERVICES ENDORSEMENT
PC-374-0	IMPORTANT NOTICE TO POLICYHOLDERS
SS 09 01 12 14	EMPLOYMENT PRACTICES LIABILITY COVERAGE FORM (CLAIMS MADE)
SS 09 67 09 14	WAGE AND HOUR CLAIMS EXPENSES - EMPLOYMENT PRACTICES LIABILITY
SS 09 70 12 14	THIRD PARTY LIABILITY ENDORSEMENT - EMPLOYMENT PRACTICES LIABILITY
SS 09 71 12 14	RETROACTIVE DATE ENDORSEMENT - EMPLOYMENT PRACTICES LIABILITY
SS 09 82 12 14	TEXAS AMENDATORY ENDORSEMENT - EMPLOYMENT PRACTICES LIABILITY
100722RV11	INSURANCE POLICY BILLING INFORMATION
IH 99 40 04 09	U.S. DEPT OF THE TREASURY, OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
IH 99 41 04 09	TRADE OR ECONOMIC SANCTIONS ENDORSEMENT
SS 82 23 09 15	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE
G-4159-0	THANK YOU FOR RENEWING (IMPORTANT NOTICE TO OUR POLICY HOLDERS-SPECTRUM RENEWAL PACKAGE)
SS 38 39 03 06	IMPORTANT NOTICE TO POLICYHOLDERS-ASBESTOS HAZARD EXCLUSION - (TEXAS)
SS 83 76 12 20	DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
SS 89 93 07 16	IMPORTANT NOTICE TO POLICYHOLDERS - THE HARTFORD CYBER CENTER WEBSITE
SS 90 30 06 18	IMPORTANT NOTICE TO POLICYHOLDERS - ERISA EMPLOYEE DISH ONESTY