

<p><b>PRODUCER</b></p> <p style="text-align: right;"><b>1-804-733-2020</b></p> <p><b>CHAPPELL INSURANCE AGENCY</b> 25807-A COX ROAD PETERSBURG, VA 23803</p>	<p>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.</p>
<p><b>INSURED</b></p> <p>████████████████████ ████████████████████ ████████████████████</p>	<p style="text-align: center;"><b>INSURERS AFFORDING COVERAGE</b></p> <p>INSURER A:      <b>NATIONWIDE MUTUAL INSURANCE COMPANY</b></p> <p>INSURER B:      HARTFORD LIFE ACCIDENT INSURANCE C</p> <p>INSURER C:</p> <p>INSURER D:</p> <p>INSURER E:</p>

**COVERAGES**

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

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	<b>GENERAL LIABILITY</b>	██████████	08/01/15	08/01/16	EACH OCCURRENCE      \$ 2,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE(any one fire)      \$ 300,000
	<input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (any one person)      \$
	<input checked="" type="checkbox"/> <b>ABUSE MOLESTATION</b> \$1,000,000				GENERAL AGGREGATE      \$ 5,000,000
	<input checked="" type="checkbox"/> <b>PLL \$ 2,000,000</b>				PERSONAL ADV INJURY      \$ 2,000,000
GEN'L AGGREGATE LIMIT APPLIES:					PRODUCTS - COM/OP AGG      \$ 2,000,000
<input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC					
B	<b>OTHER</b>	██████████	08/01/15	08/01/16	\$100,000 LIMIT
	SECONDARY PARTICIPANT ACCIDENT				
	<b>EXCESS LIABILITY</b>				EACH OCCURRENCE      \$
	<input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR				AGGREGATE      \$

**DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENTS/SPECIAL PROVISIONS**

COVERAGE INCLUDES AMATEUR PLAY AND PRACTICE IN THE INSURED SPORT FOR: ██████████ THE CERTIFICATEHOLDER SHALL BE AN ADDITIONAL INSURED WITH RESPECT TO LIABILITY CAUSED BY THE NEGLIGENT ACTS OR OMISSIONS OF THE NAMED INSURED AND ONLY WITH RESPECT TO LOSSES RESULTING FROM THE TEAM/LEAGUE AND DATES LISTED.

**COVERAGE IS EFFECTIVE 8/1/2015.**

<b>CERTIFICATE HOLDER</b>	<b>ADDITIONAL INSURED; INSURER LETTER</b> <u>  A  </u>	<b>CANCELLATION</b>
<p><b>THE CITY OF MORGAN HILL</b> 17575 PEAK AVE MORGAN HILL, CA 95037</p>	<p>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.</p>	<p>AUTHORIZED REPRESENTATIVE</p> <p style="text-align: right;"></p>
<p><b>CERTIFICATE #:</b> ██████████ (LIABILITY ONLY)</p>		

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ADDITIONAL INSURED – DESIGNATED  
PERSON OR ORGANIZATION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SCHEDULE**

**Name Of Additional Insured Person(s) Or Organization(s):**

The City of Morgan Hills its elected or appointed officials, boards, agencies, officers, agents, employees, and volunteers  
17575 Peak Ave.  
Morgan Hills, CA 95037

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

**A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

- 1. In the performance of your ongoing operations;  
or
- 2. In connection with your premises owned by or rented to you.

However:

- 1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
- 2. If coverage provided to the additional insured is required by a contract or agreement, the

POLICY NUMBER: [REDACTED]

COMMERCIAL GENERAL LIABILITY

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PRIMARY INSURANCE – ADDITIONAL INSURED**

This endorsement modifies insurance under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS, 4. Other Insurance, a. the following is added:

Coverage afforded under this Policy is primary insurance and OTHER INSURANCE shall not apply as respects to the additional insured named below, however this insurance does not apply to the sole negligence of such additional insured. Further, we will have no duty to defend such additional insured against any suit to which this insurance does not apply.

Additional Insured:

The City of Morgan Hills, its elected or appointed officials, boards, agencies,  
officers, agents, employees, and volunteers

17575 Peak Ave.

Morgan Hills, CA 95037

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## COMMERCIAL GENERAL LIABILITY BROADENED COVERAGE

This endorsement modifies coverage provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE FORM

**A. The following replaces SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, a.:**

- a.** "Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

**B. The following replaces SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, g. (2):**

- (2)** A watercraft you do not own that is:

- (a)** Less than 51 feet long; and  
**(b)** Not being used to carry persons or property for a charge.

**C. The following replaces SUPPLEMENTARY PAYMENTS – COVERAGES A AND B, 1. b. and d.**

- b.** Up to \$1,000 for the cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- d.** All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 a day because of time off from work.

**D. The following are added to SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS:**

**10. Waiver of Right of Recovery**

We waive rights of recovery when you have agreed to waive your rights of recovery by a written contract. However, this provision only applies if the written contract was executed prior to the date of the "occurrence."

**E. The following replaces SECTION V – DEFINITIONS, 3.**

- 3.** "Bodily injury" means bodily injury, sickness or disease sustained by a person. This includes mental anguish, mental injury, shock, fright, humiliation, emotional distress or death resulting from bodily injury, sickness or disease.