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To: Alex Alexandrou
Tom Seeburg

From: Matthew Kern

Subject: City of Aurora – 2016 PLL Renewal Proposal

Date: March 29, 2016

TERMS AND CONDITIONS:

Please be advised that the following terms and conditions will apply:

- 1) Limits of Liability for multi-year policies will not re-instate annually;
- 2) Legal defense costs will apply to and reduce the applicable Limits of Liability and Deductible/SIR;
- 3) Selection of legal counsel and environmental consultants to address any covered pollution condition is subject to carrier approval. Except in the case of covered emergency response costs, coverage will not apply for any legal or consulting fees incurred in response to a covered pollution condition prior to carrier approval;
- 4) Quotations will carry "anti-stacking provisions." Any pollution condition discovered (or associated claim made) and reported within the proposed policy period will be deemed discovered/made and reported during that policy period and no other policy will respond;
- 5) Unless otherwise noted below, any carrier providing a quotation for this risk is non-admitted in the exposure State(s) and other jurisdictions. As such, it is not licensed/supervised by the State(s), and, in the event of insolvency, is not covered by any State Insurance Guaranty Fund;
- 6) Surplus lines taxes and fees, and other applicable state surcharges, are included in the quoted premium amounts;
- 7) Coverage for pollution incidents caused by acts of terrorism (as defined in the Terrorism Risk Insurance Act) is not included in the quoted premium amounts and can be purchased for additional premium; and
- 8) Quotations are strictly conditioned on (a) receipt and satisfactory review of all requested subjectivities, and (b) no material change in the risk occurring from the quotation date to the inception date of the proposed policy; accordingly, all carriers reserve the right to modify, restrict or withdraw their quotations based on these conditions.

Any exceptions to these terms and conditions are noted in the quote comparison:

MARKETS APPROACHED:

CARRIER	RESPONSE
AIG – Incumbent	Non-renewing
ACE/Chubb	Quoted
AWAC	Quoted
Beazley	Declined – Reinsurance treaty prohibits covering water and sewer lines
Great American	Declined – Can only provide new conditions only with a retroactive date of 3/31/2016
Ironshore	Declined – Cannot write pre-existing conditions cover
XL / Catlin	No response
Zurich	Declined – Does not believe they will be competitive on pricing

SUBJECTIVITIES:

The following items must be provided prior to binding, unless otherwise noted. The coverage and premiums offered in the quotation are subject to receipt and satisfactory review of this information:

CARRIER	SUBJECTIVITIES
AWAC	<ul style="list-style-type: none"> • Surplus Lines Affidavit • Completed and Signed Allied World Application • Completed and Signed TRIA Disclosure Statement if TRIA is rejected • Engineering Phone Survey - may be required during the policy term • Insured or Risk Manager Contact Information (name, phone and email address) • Receipt of passing tank tightness test results for scheduled USTs.
Chubb	<ul style="list-style-type: none"> • Completed and signed application including supplemental tank application tank inventory sheet with ages of tanks • Tank tightness tests performed within the past 12-18 months for all tanks • Any mold management plans or spill prevention plans, written environmental protocols for WWTP and environmental sampling and groundwater monitoring reports for the landfills and city dump; available environmental reports for requested covered locations • A telephone survey will need to be completed

PREMIUM SUMMARY

ALL PREMIUMS INCLUDE 3.5% ILLINOIS SURPLUS LINES TAX and .2% ILLINOIS STAMPING FEE

Policy Term	Limits	Deductible / SIR	AIG Expiring	AWAC Renewal	CHUBB Renewal
5-Year	\$10MM / \$10MM (each incident / aggregate)	\$250,000 (each incident)	\$137,559 (TRIA Declined)	-----	\$131,750 to \$136,000 \$136,625 to \$141,032 w/Tax and Fee
3-Year	\$10MM / \$10MM (each incident / aggregate)	\$250,000 (each incident)	-----	\$77,264 \$80,123 w/Tax and Fee	\$84,000 to \$88,000 \$87,108 to \$91,256 w/Tax and Fee
1-Year	\$10MM / \$10MM (each incident / aggregate)	\$250,000 (each incident)	-----	\$39,736 \$41,206 w/Tax and Fee	-----



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QUOTE COMPARISON – TERMS AND CONDITIONS:

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
Issuing Paper	AIG Specialty Insurance Company (Non-Admitted Carrier)	Allied World Assurance Company (IS) (Non-Admitted Carrier)	Illinois Union Insurance Company (IS) (Non-Admitted Carrier)
First Named Insured	City of Aurora 44 E Downer Place Aurora, IL 60505-3302	City of Aurora 44 E Downer Place Aurora, IL 60505-3302	City of Aurora 44 E Downer Place Aurora, IL 60505-3302
Additional Named Insured(s) – Scheduled	None	None	None
Broad Named Insured All entities in which the First Named Insured holds a 50% or greater ownership interest at policy inception. Any entities created or acquired after policy inception will need to be scheduled as Additional Named Insureds to have coverage under the policy.	Included	Included	Not Included
Additional Insured(s) – Scheduled	None	None	None

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
Blanket Additional Insured Additional Insured status to any entity requiring it by written contract	Not included	Included Enhancement at renewal	Not Included
Policy Type and Form Number	Pollution Legal Liability Form 96598 (08/09)	Pollution Legal Liability Form ENV-SPL2 00003 00 (09/14)	Pollution Legal Liability Form PF-45006 (09/14)
Coverage Trigger	Claims-Made and Reported	Claims-Made and Reported	Claims-Made and Reported
Limit Option(s)	\$10MM / \$10MM (each incident / aggregate)	\$10MM / \$10MM (each incident / aggregate)	\$10MM / \$10MM (each incident / aggregate)
Sublimit(s)	\$250K / \$250K (each incident / aggregate) Crisis Management / Crisis Response	\$250K / \$250K (each incident / aggregate) Crisis Management / Crisis Response	\$250K / \$250K (each incident / aggregate) Crisis Management / Crisis Response
Deductible/SIR Option(s)	\$250,000 (each incident) - Per Expiring Requesting a 3X aggregate with drop-down to \$25K at renewal	\$250,000 (each incident) - Per Expiring 3X aggregate with drop-down to \$50K provided at renewal	\$250,000 (each incident) 3X aggregate with drop-down to \$50K not provided
Subdeductible/SIR(s)	3-Day Waiting Period for Business Interruption	5-Day Waiting Period for Business Interruption Reduction from expiring	7-Day Waiting Period for Business Interruption Reduction from expiring
Policy Term Option(s) Effective Dates	5-Year - Expiring Requesting 5 and 3-year options at renewal	3-Year 1-Year AWAC could not provide a 5-year option for this renewal	5-Year 3-Year

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
Covered Locations	Broad Form – all locations, owned, leased or otherwise occupied by the insured	Broad Form – all locations, owned, leased or otherwise occupied by the insured	Broad Form – all locations, owned, leased or otherwise occupied by the insured
Covered Divested Properties	<ul style="list-style-type: none"> • 456 N. Broadway (Aurora, IL) • 800 N. Highland Avenue (Aurora, IL) • 1204 E. New York Street (Aurora, IL) 	<ul style="list-style-type: none"> • 456 N. Broadway (Aurora, IL) • 800 N. Highland Avenue (Aurora, IL) • 1204 E. New York Street (Aurora, IL) 	<ul style="list-style-type: none"> • 456 N. Broadway (Aurora, IL) • 800 N. Highland Avenue (Aurora, IL) • 1204 E. New York Street (Aurora, IL)
Scheduled Underground Storage Tanks and Retroactive Dates	<ul style="list-style-type: none"> • 43 W 518 Rt 30: Two 20,000-gal fiberglass USTs - Jet Fuel; and Two 12,000-gal steel USTs - Aviation Fuel • 75 N. Broadway: One 7,000-gal (dual) fiberglass UST; 4,000-gal diesel & 3,000-gal gasoline • 350 N. River: One 1,000-gal fiberglass UST - Diesel Fuel • 720 N. Broadway: Three 20,000-gal steel USTs - Gasoline • 1110 Aurora Ave: One 1,000-gal fiberglass UST - Diesel Fuel <p>Retroactive Date of 1/1/2001 applies to all USTs</p>	<ul style="list-style-type: none"> • 43 W 518 Rt 30: Two 20,000-gal fiberglass USTs - Jet Fuel; and Two 12,000-gal steel USTs - Aviation Fuel • 75 N. Broadway: One 7,000-gal (dual) fiberglass UST; 4,000-gal diesel & 3,000-gal gasoline • 720 N. Broadway: Three 20,000-gal steel USTs - Gasoline • 1110 Aurora Ave: One 1,000-gal fiberglass UST - Diesel Fuel <p>Retroactive Date of 1/1/2001 applies to all USTs</p>	<ul style="list-style-type: none"> • 43 W 518 Rt 30: Two 20,000-gal fiberglass USTs - Jet Fuel; and Two 12,000-gal steel USTs - Aviation Fuel • 75 N. Broadway: One 7,000-gal (dual) fiberglass UST; 4,000-gal diesel & 3,000-gal gasoline • 720 N. Broadway: Three 20,000-gal steel USTs - Gasoline • 1110 Aurora Ave: One 1,000-gal fiberglass UST - Diesel Fuel <p>Retroactive Date of 1/1/2001 applies to all USTs</p>

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
Retroactive Date(s)	1/1/2001 – Blanket NODS, Scheduled Underground Storage Tanks and Specifically-Scheduled Locations 1/31/2011 – Mold	1/1/2001 – Blanket NODS, Scheduled Underground Storage Tanks and Specifically-Scheduled Locations 1/31/2011 – Mold	1/1/2001 – Blanket NODS, Scheduled Underground Storage Tanks and Specifically-Scheduled Locations 1/31/2011 – Mold
Commission Any commission payable to Marsh is included in the quoted premium amounts	NET – 0%	NET – 0%	1/31/2016 – Covered Operations NET – 0%
Minimum Earned Premium	25% at inception 100% at end of Year One	25% at inception 100% at end of Year One	Note: Chubb's indications included 15% for the 5-year and 20% for the 3-year. I removed the commission from their premium amounts
Cancellation Notice Period	90-Day	90-Day	25% at inception 100% at end of Year One
Coverage Layer	Primary	Primary	90-Day
Blanket Waiver of Subrogation Waiver of Subrogation provided to any entity requiring it by written contract	Not included	Included	Included
Coverage for New Pollution Conditions Pollution Conditions that occur on or after the applicable Retroactive Date(s) or Continuity / Delimitation Date(s)	Included	Included	Included

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
<p>Coverage for Pre-Existing Pollution Conditions</p> <p>Pollution Conditions that occurred on or prior to the applicable Retroactive Date(s) or Continuity / Delimitation Date(s)</p>	<p>Included for all coverage except the following:</p> <ul style="list-style-type: none"> • Blanket Non-Owned Disposal Sites • Mold • Scheduled Underground Storage Tanks • Specifically-Scheduled Locations: <ul style="list-style-type: none"> • Combined Sewer and CSO Treatment Facility, 400 N. Broadway, Aurora, IL • City Maintenance Facility and Community Center, 649-659 S. River Street, Aurora, IL • 45 East Pierce Street, Aurora, IL • Vacant Land, 35 North Avenue, Aurora, IL • Rt. 25 Repository Site Landfill, Southeast corner Rt. 25 and Mettel Road, Aurora, IL 	<p>Included</p> <p>Deductible of \$500K will apply</p>	<p>Not Included</p>
<p>On-Site Cleanup Costs Discovery Trigger</p> <p>First-Party Cleanup Costs incurred as a result of Pollution Conditions on, at, under or migrating from a Covered Location that are discovered by a Responsible Insured and reported to the carrier during the policy period or ERP</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
<p>On-Site Cleanup Costs Third-Party Liability</p> <p>First-Party Cleanup Costs incurred as a result of Pollution Conditions on, at, under or migrating from a Covered Location that give rise to Third-Party claims against an Insured that are made and reported to the carrier during the policy period or ERP</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>
<p>Off-Site Cleanup Costs Third-Party Liability</p> <p>Third-Party Cleanup Costs incurred as a result of Pollution Conditions migrating from the Covered Location that give rise to Third-Party claims against the Insured that are made and reported to the carrier during the policy period or ERP</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
<p>Onsite Third-Party Bodily Injury and Property Damage Bodily Injury and Property Damage to parties other than an Insured resulting from Pollution Conditions on, at, or under the Covered Location that give rise to Third-Party claims against the Insured that are made and reported to the carrier during the policy period or ERP</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>
<p>Offsite Third-Party Bodily Injury and Property Damage Bodily Injury and Property Damage to parties other than an Insured resulting from Pollution Conditions migrating from the Covered Location that give rise to Third-Party claims against the Insured that are made and reported to the carrier during the policy period or ERP</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
<p>Blanket NODS</p> <p>Coverage for any NODS that accept waste material generated at a Covered Location or as a result of Covered Operations, subject to carrier criteria outlined in the policy form or endorsements</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>
<p>Third-Party Transportation</p> <p>Coverage for Third-Party Bodily Injury, Cleanup Costs or Property Damage caused by Pollution Conditions resulting from cargo or waste materials transported to or from a Covered Location, or as part of Covered Operations, by a properly licensed transporter other than an Insured</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>
<p>First-Party Transportation</p> <p>Coverage for Third-Party Bodily Injury, Cleanup Costs or Property Damage caused by Pollution Conditions resulting from cargo or waste materials transported to or from a Covered Location, or as part of Covered Operations, by an Insured</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
<p>Business Interruption and Extra Expense</p> <p>First-Party loss of income and extra expense incurred to modify operations at a Covered Location as a result of a Pollution Condition on, at, under, or migrating from a Covered Location and for which Cleanup Costs have been incurred</p>	<p>Included with 10% Coinsurance Provision</p>	<p>Included with no Coinsurance Provision</p> <p>Not subject to deductible after 5-Day Waiting Period</p> <p>Enhancement over expiring</p>	<p>Included with no Coinsurance Provision</p> <p>Enhancement over expiring</p>
<p>Contractors Pollution Liability</p> <p>Third-Party Bodily Injury, Cleanup Costs or Property Damage caused by Pollution Conditions resulting from offsite operations</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>
<p>Emergency Response Costs</p> <p>Costs incurred by an insured in response to a Pollution Condition that requires immediate action to prevent imminent damage to human health or the environment</p>	<p>Included</p>	<p>Included</p>	<p>Included</p>

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
Asbestos/Lead-Based Paint Coverage	Included for Cleanup Costs in soil and groundwater and Third-Party BI/PP for structures	Included for Cleanup Costs in soil and groundwater and Third-Party BI/PP for structures Also including cleanup costs for asbestos and lead-based paint that is accidentally disturbed – Enhancement over expiring	Included for Cleanup Costs in soil and groundwater and Third-Party BI/PP for structures
Mold/Microbial Matter Coverage Scheduled Insured Contracts Liability assumed by an Insured in a written contract is excluded unless the carrier reviews the contract and schedules it to the policy as an Insured Contract	Included None	Included None	Included None

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
<p>Site Specific Exclusions – Full coverage exclusions</p>	<ul style="list-style-type: none"> • 45 East Pierce Street (Aurora, IL) • Aurora Municipal Airport • The Office Bar and Tavern, 746 S. Lincoln Avenue (Aurora, IL) • City Right of Way, 1795 Farnsworth Avenue (Aurora, IL) • City Right of Way, 999 W. Illinois (Aurora, IL) • City Parkway Adjacent to 641 Morton Avenue (Aurora, IL) • 1110 Aurora Avenue (Aurora, IL) 	<p>AWAC is not applying any full coverage exclusions for any specific locations but they will apply a Voluntary Site Investigation Exclusion to the following locations:</p> <p>EXPLANATION</p> <ul style="list-style-type: none"> • Aurora Airport , vacant land and the following locations • 911 Sullivan Ave • 1180 N. Farnsworth • 1120 N. Lake St. • 948 N. Farnsworth • 641 Morton Ave. • 1880 W. Plum St. • 257 Stuart Ave. • 637 E. Galena • 251 N. Union • 1331 N. Farnsworth • 1795 N. Farnsworth • 999 W. Illinois 	<p>Site-specific exclusions will apply pending underwriting review</p>

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
<p>Site Specific Exclusions – Onsite Cleanup Costs</p>	<ul style="list-style-type: none"> Route 25 Repository Site Landfill, Aurora, IL Old City Dump, Route 25 NEC Sullivan Road, Aurora, IL 	<ul style="list-style-type: none"> Route 25 Repository Site Landfill, Aurora, IL - property sold but only the aboveground portion, COA retains underground for storage of lime product Old City Dump, Route 25 NEC Sullivan Road, Aurora, IL - still owned 	<p>Chubb is not providing coverage for landfills</p>
<p>Site Specific Exclusions – Landfill Exclusions</p>	<p>AIG applies the following exclusions to all landfill properties:</p> <ul style="list-style-type: none"> Activity Use Limitation Engineering Controls / Operation and Maintenance Costs Groundwater & Surface Water Monitoring Costs Landfill Material (Cleanup Only) 	<p>AWAC applies the following exclusions to all landfill properties:</p> <ul style="list-style-type: none"> Activity Use Limitation Engineering Controls / Operation and Maintenance Costs Groundwater & Surface Water Monitoring Costs Landfill Material (Cleanup Only) 	<p>Chubb is not providing coverage for landfills</p>

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
<p>Site Specific Exclusions – Third-Party Claims Only</p>	<ul style="list-style-type: none"> • 03-01-181-001 Hafenrichter Rd / Farnsworth Ave Right of Way • 07-29-112-004 3244 Richland Ct ROW for Deep Well #2 • 15-08-100-018 33x459 ft N Sullivan Rd - W of Randall Rd ROW of Deep Well #2 • 15-12-400-058 East Indian Trail Extension ROW of East Indian Trail • 15-12-400-068 East Indian Trail Extension ROW for East Indian Trail • 15-13-226-035 East Indian Trail Extension ROW for East Indian Trail • 15-13-226-042 East Indian Trail Extension ROW for East Indian Trail • 15-14-428-005 North Farnsworth Ave at Austin Ave Farnsworth Ave ROW • 15-15-401-018 East Illinois Avenue Major Sewer ROW (RR Track) • 15-15-451-032 North Broadway Major Sewer ROW (RR Track) • 15-15-451-034 45 East Pierce Street C.S.O. (Piping) Sanitary Sewer ROW • 15-19-301-003 2365 Coach & Surrey Lane Orchard Rd ROW / Retention Pond • 15-19-327-045 Orchard Road Right of Way • 15-21-453-038 436 South Lake NEC Prairie St & Lake St – ROW • 15-21-453-041 PT 131 Prairie St NEC Prairie St & Lake St – ROW • 15-21-453-043 131 Prairie St NEC Prairie St & Lake St – ROW • 15-24-352-011 1531 E. New York St Vacant Lot - Right of Way • 15-24-400-031 Kautz Rd Right of Way • 15-27-127-020 5th Street & Benton Street Parkway / Right of Way • 15-27-127-021 5th Street & Benton Street Parkway / Right of Way • 15-27-256-001 South Avenue at 5th Street Right of Way • 15-27-256-012 South Avenue at 5th Street Right of Way • 15-28-155-004 Route 31 and East Lake Street Right of Way Italian American Club 	<p>AWAC is not providing this coverage restriction to these locations; however, they are only providing coverage back to 1/1/2001; this represents a partial enhancement over expiring</p> <p>EXPLANATION – SUBJECT TO NEW CONDITIONS</p>	<p>TBD</p>

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
Disinfection Coverage	Included	Included	Not included
Crisis Management / Crisis Response Coverage	Included	Included	Included
Negative PR Coverage			
Transportation Coverage to Include Loading and Unloading	Included	Included	Included
Terrorism Coverage	Declined	Optional	Optional

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
<p>Policy Form Exclusions</p> <p>Please refer to the specimen policy form provided with the quotation for Exclusionary Language</p>	<ul style="list-style-type: none"> • Criminal Fines, Penalties and Assessments • Contractual Liability • Prior Waste Disposal Activities • Intentional Noncompliance • Internal Expenses • Insured vs. Insured • Employer Liability • Prior Knowledge / Non-Disclosure • Acquired Properties • Divested Property • Damage to Insured's Products and Work • Insured's Professional Services • Products Liability • Property Damage to Conveyance • War 	<ul style="list-style-type: none"> • Contractual Liability • Criminal Fines, Penalties and Assessments • Damage to Property • Employer Liability • Hostile Acts (War) • Insured vs. Insured • Intentional Noncompliance • Known Pollution Condition • Material Change in Use • New Pollution Incident at Divested Property • Prior Claims • Products • Workers Compensation 	<ul style="list-style-type: none"> • Asbestos • Contractual Liability • Criminal Fines and Criminal Penalties • Divested Property • Employers Liability • First-Party Property Damage • Fraud or Misrepresentation • Insured's Internal Expenses • Insured vs. Insured • Intentional Noncompliance • Known Conditions • Lead-Based Paint • Material Change in Risk • Non-Owned Disposal Sites • Products Liability • Underground Storage Tanks • Vehicles • War or Terrorism • Workers Compensation

SPECIFICATION	EXPIRING TERMS AIG	AWAC RESPONSE	CHUBB RESPONSE
<p>Exclusions Added by Endorsement Please refer to the specimen endorsements included with the quotation for Exclusionary Language</p>	<ul style="list-style-type: none"> • Sewage Backup Exclusion • Landfill Exclusions • Known Conditions Exclusion for Scheduled Properties 	<ul style="list-style-type: none"> • Sewage Backup Exclusion • Landfill Exclusions • Known Conditions Exclusion for Scheduled Properties • UST Removal Exclusion • Development Activities 	<ul style="list-style-type: none"> • Sewage Backup Exclusion • Landfill Exclusions • Known Conditions Exclusion for Scheduled Properties • UST Removal Exclusion • Development Activities
<p>Exclusions Modified by Endorsement Please refer to the specimen endorsements included with the quotation for Exclusionary Language</p>	<ul style="list-style-type: none"> • Asbestos and Lead • Identified Underground Storage Tank 	<ul style="list-style-type: none"> • Asbestos and Lead • Identified Underground Storage Tank 	<ul style="list-style-type: none"> • Identified Underground Storage Tank
<p>Exclusions Deleted by Endorsement</p>	<p>None</p>	<p>None</p>	<p>None</p>

REQUESTED ENHANCEMENTS	AWAC RESPONSE	CHUBB RESPONSE
<p>Requested Coverage Enhancements Remove Coinsurance Provision for Business Interruption Coverage</p>	<p>Provided</p>	<p>Provided</p>
<p>Cleanup Costs for Asbestos and Lead-Based Paint present in structures that is accidentally disturbed</p>	<p>Provided</p>	<p>Not provided</p>
<p>Extend occurrence window for Emergency Response Costs to 7 Days or delete occurrence window entirely</p>	<p>Provided</p>	<p>Provided</p>
<p>Delete Jurisdiction / Choice of Venue provision</p>	<p>Not provided</p>	<p>Not provided</p>
<p>Blanket Divested Property Coverage – All properties divested prior to 3/31/2016</p>	<p>Not provided</p>	<p>Not provided</p>
<p>Remove Sewage Backup Exclusion</p>	<p>Not provided</p>	<p>Not provided</p>
<p>Coverage for properties inadvertently not scheduled (1/1 sublimits – retro inception)</p>	<p>Provided</p>	<p>Not provided</p>

Third-Party Bodily Injury Coverage for Potable Water distributed by the insured	Not provided	Not provided
Affirmative coverage for pesticide/herbicide application and firefighting	n/a – Blanket CPL coverage provided	Provided
Remove Known Conditions Exclusion for scheduled properties	Provided	Not provided
S&A and First-Party Coverage for Scheduled ROW locations	Provided but coverage will be for new conditions only going back to 1/1/2001	Not provided

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