

Notice to Policyholders — Location and Premises Clarification

This notice does not provide you with any coverage and is intended solely as a clarification of our intent.

Wherever any reference to location is made in the Declarations, Supplemental Declarations, Coverage Forms, or endorsements that comprise this policy, that reference shall also be deemed to apply to premises, and likewise any reference to premises shall be deemed to apply to location.

This notice is provided to you as certain documents that comprise your policy may use these terms interchangeably.

If you have any questions regarding this notice please contact your agent.

Thank you for doing business with United Fire Group.



85325914 ***
830288

UNITED FIRE & CASUALTY COMPANY
P.O. Box 73909
Cedar Rapids, IA 52407-3909
Phone: 800-332-7977

This is not a bill. You
will be billed separately
when premium is due.

UNITED FIRE & CASUALTY COMPANY

118 2nd Ave SE
Cedar Rapids, IA 52401

LAKE WALK

3891 S TRADITIONS DR
BRYAN TX 77807-7595



COMMERCIAL POLICY



COMMERCIAL LINES POLICY

01093440





UNITED FIRE & CASUALTY COMPANY

118 Second Avenue SE
P.O. Box 73909
Cedar Rapids, IA 52407-3909

A handwritten signature in cursive script that reads 'Kevin J. Seiburger'.

President

A handwritten signature in cursive script that reads 'J. M. Stalder'.

Secretary

A STOCK INSURANCE COMPANY

POLICYHOLDER DISCLOSURE NOTICE MANDATORY AVAILABILITY OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Program Act, as amended, we as a participating insurance company must make available, in all of our insurance policies, coverage for losses arising out of acts of terrorism as defined by the Act. Please refer to the reverse side of this notice for more information on the Terrorism Risk Insurance Act, as amended, and a definition of covered acts of terrorism.

Under the Terrorism Risk Insurance Act, as amended, insurance companies are required to make terrorism coverage available on all policies issued or renewed.

Your policy includes coverage for certified acts of terrorism.

Coverage for certified acts of terrorism is presently provided at no additional charge on Directors & Officers Liability. Lines of business not subject to the Terrorism Risk Insurance Act include: Commercial Auto, Commercial Crime and Professional Liability, except for Directors & Officers Liability.



You have the option to reject coverage for certified acts of terrorism for the renewal policy term that accompanies this notice. Simply check the box below indicating your desire to reject terrorism coverage, complete the requested information and mail the form to our office using the address shown on your policy declarations page.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

Under federal law, you have **thirty (30) days** to consider this offer of coverage for terrorist acts and submit the premium required. If we do not receive a signed rejection from you in 30 days, you will continue to be charged the premium shown, and your policy will include coverage for certified acts of terrorism, except for the above noted cases.

- **The premium charge for certified acts of terrorism is shown on your policy declarations page(s) (or on the quote proposal) as a separate line item.**
- **A signed rejection of certified acts of terrorism below will apply to all coverages on your policy (quote) except for the above noted cases (Directors & Officers coverage), and for workers' compensation coverage as noted below.**

<p>Check Box</p> <p style="text-align: center;"><input type="checkbox"/></p>	<p>I hereby reject the additional premium for coverage for loss from certified acts of terrorism and elect to have a broad exclusion for loss as a result of terrorism, which will exclude loss from certified acts of terrorism, added to my policy. I also understand that, if my policy includes workers' compensation coverage, certified acts of terrorism cannot be excluded by law; therefore, I will continue to receive a premium charge for certified acts of terrorism for that coverage.</p>
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Policyholder/Applicant's Signature

Print Name

Date

UNITED FIRE & CASUALTY COMPANY
Insurance Company

85325914 _____
Policy/Quote Number

Agency Name (Quotes Only)

After you sign and date this form, you must return it to the address shown on your policy declarations page.



More information regarding the Terrorism Risk Insurance Act

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you now have a right to purchase insurance coverage for losses arising out of acts of terrorism. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury - in consultation with the Secretary of Homeland Security, and the Attorney General of the United States - to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been 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.

You should know that where coverage is provided by this policy for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States Government under a formula established by federal law. However, your policy may contain other exclusions which may affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is shown on the declarations page for each line of business and does not include any charges for the portion of loss that may be covered by the federal government under the Act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits the U.S. Government reimbursement as well as the insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

UNITED FIRE & CASUALTY COMPANY
PO Box 73909, Cedar Rapids IA 52407

0106

POLICY NUMBER: 85325914

ACCOUNT NUMBER:3000359940

DIRECT BILL -

ISSUE DATE	02-19-2023	HE	REPLACEMENT OF	0106	85325914	POLICY SUMMARY	
NAMED LAKE WALK INSURED BIOCORRIDOR PROPERTY OWNERS ASSOCIATIO AND ADDRESS 3891 S TRADITIONS DR BRYAN TX 77807-7595						AGENCY & CODE 830288 ANCO INS SVCS OF BRYAN PO BOX 3889 BRYAN TX 77802	
POLICY PERIOD:	FROM: 03-24-2023			TO: 03-24-2024			

The insurance afforded under any coverage part is only in the amounts and to the extent set forth in such coverage part, subject to all terms of the policy having reference thereto.

COMMERCIAL POLICY

COVERAGE PARTS

PREMIUMS

COMMERCIAL PROPERTY

\$ 5,002.00

TOTAL ADVANCE PREMIUM

\$ 5,002.00

This Policy Summary supersedes and replaces any preceding summary bearing the same policy number for this policy period.

X _____
(COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

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IMPORTANT ENHANCEMENT TO YOUR PROPERTY POLICY.

PLEASE READ CAREFULLY.

YOUR PROPERTY POLICY NOW CONTAINS AN EQUIPMENT BREAKDOWN COVERAGE ENDORSEMENT THAT ADDRESSES IMPORTANT PERILS NOT OTHERWISE COVERED IN A PROPERTY POLICY. (NOTE: Please consult the Policy Endorsement and the Property Policy to which this endorsement attaches for Exact Coverage and Conditions Language. This coverage overview is not intended to replace policy language and no coverage is conferred by this explanatory overview.)

Extension of Coverage – Overview

What Property Policy Exclusions are addressed by the Equipment Breakdown Coverage Endorsement?

Equipment Breakdown pays for losses caused by or resulting from direct physical loss to covered equipment. Direct physical loss as described below:

- Mechanical Breakdown, including rupture or bursting caused by centrifugal force
- Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires
- Explosion of steam boilers, steam pipes, steam engines or steam turbines owned by you or under your control

Why is Equipment Breakdown Coverage Important?

Property Policies do not cover the perils of mechanical, electrical and pressures systems breakdown, or the income and extra expense loss potential associated with these types of perils unless they are endorsed to do so.

What types of equipment are covered?

- | | |
|---|---|
| <ul style="list-style-type: none"> • Air Conditioning Systems • Boilers • Compressors • Computers • Copiers • Distribution Systems • Electrical Systems • Engines • Fired Vessels • Fired Water Heaters | <ul style="list-style-type: none"> • Generators • Gears / Gear Sets • Motors • Production Equipment • Pumps • Refrigeration Units • Switchboards • Telephone Systems • Transformers • Unfired Vessels |
|---|---|

What costs are covered?

- Business Income, Extra Expense [follows property policy]
- CFC Refrigerants
- Data Restoration (Valuable papers, media)
- Demolition and Increased Cost of Construction (ordinance or law) [follows property policy]
- Drying Out Coverage
- Expediting Expense (rush ordering)
- Perishable Goods (contamination, loss due to spoilage)
- Physical Damage Repair and Replacement
- Service Interruption

IF YOU HAVE ANY QUESTIONS REGARDING EQUIPMENT BREAKDOWN COVERAGE, PLEASE CONTACT YOUR AGENT.



**Notice to Policyholders
IMPORTANT INFORMATION ABOUT
A CHANGE TO YOUR POLICY**

PLEASE READ THIS CAREFULLY

SAVE THIS DOCUMENT WITH YOUR POLICY.

READ EACH ENDORSEMENT, EXCLUSION AND COVERAGE PROVISION
CAREFULLY TO SEE HOW YOUR COVERAGE MAY BE AFFECTED.



The Endorsement EXCLUSION - COSMETIC OR APPEARANCE LOSS OR
DAMAGE has been added to your policy.

This endorsement excludes loss or damage caused by the peril of hail that alters
the physical appearance of any part of any roof covering made of metal but does
not allow the penetration of water through the roof covering.

Should you have any questions, please contact your agent.



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Want to view your policy, billing and claims information online?

Need to pay your bill or report a claim?

Visit our website at www.ufgPolicy.com today.

As a United Fire Group policyholder, you have online access to your policy, billing and claims information at www.ufgPolicy.com - 24 hours a day, seven days a week. With improved tools, simpler navigation and enhanced content, finding the information you need on our website has never been easier.

At www.ufgPolicy.com, you can accomplish a lot in a few clicks:

- View your insurance policy and other important forms
- Pay your bill
- Register for monthly EFT or RBP
- Turn off paper copies of your bill
- Request billing email alerts
- Report a claim and view previously submitted claims
- Read safety tips and information, including loss control materials

You also have the option of using Express Bill Pay to pay your bill online without logging on to our website - a great timesaving tool.

So, if you never had reason to go to www.ufgPolicy.com before, now would be a good time to check or rather "click" it out.

A brief registration process is required. If you need assistance, contact Web Help at 1-800-895-6253 between 8 a.m. and 4:30 p.m. CT Monday through Friday.



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Have a complaint or need help?

If you have a problem with a claim or your premium, call your insurance company first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company. If you don't, you may lose your right to appeal.

United Fire Group

To get information or file a complaint with your insurance company:

Call: United Fire Group at 319-399-5700

Toll-free: 1-800-332-7977

Online: www.ufginsurance.com

Email: helpdesk@unitedfiregroup.com

Mail: P.O. Box 73909 Cedar Rapids, IA 52407-3909



The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

¿Tiene una queja o necesita ayuda? Si tiene

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros. Si no lo hace, podría perder su derecho para apelar.

United Fire Group

Para obtener información o para presentar una queja ante su compañía de seguros:

Llame a: United Fire Group al 319-399-5700

Teléfono gratuito: 1-800-332-7977



POLICY NUMBER: 85325914

ST 19 47 11 19

En línea: www.ufginsurance.com

Correo electrónico: helpdesk@unitedfiregroup.com

Dirección postal: P.O. Box 73909 Cedar Rapids, IA 52407-3909

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

0106

UNITED FIRE & CASUALTY COMPANY
PO Box 73909, Cedar Rapids IA 52407

POLICY NUMBER: 85325914

ACCOUNT NUMBER: 3000359940 (2) COMMERCIAL PROPERTY
DIRECT BILL - COMMERCIAL PROPERTY COVERAGE PART

ISSUE DATE 02-19-2023 HE REPLACEMENT OF 0106 85325914 DECLARATIONS RENEWAL EXTENSION
NAMED LAKE WALK AGENCY & CODE 830288
INSURED BIOCORRIDOR PROPERTY OWNERS ASSOCIATIO ANCO INS SVCS OF BRYAN
AND PO BOX 3889
ADDRESS 3891 S TRADITIONS DR BRYAN TX 77807-7595 BRYAN TX 77802

POLICY PERIOD: FROM: 03-24-2023 12:01 AM TO: 03-24-2024 12:01 AM
At the named insured's mailing address shown above. And for successive policy periods as stated below.

We will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period, subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will terminate after any statutorily required notices are mailed to you. An insufficient funds check is not considered payment.

PREM/BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	RATE	PREMIUM
	EQUIPMENT BREAKDOWN			191
01 01	4101 LAKE ATLAS DR BRYAN TX 77807-2462 METAL/CONCRETE OBSERVATION TOWER			
	BUILDING	728,000	.358	2,607
	Special Causes of Loss	1,000	Ded	
	Windstorm or Hail Deductible			
	Percentage: 2%			
	Replacement Cost	80%	Coins	
	Automatic Valuation Adjustment			
02 01	4107 LAKE ATLAS DR BRYAN TX 77807-2462 CONCRETE PAVILLION			
	BUILDING	520,000	.405	2,106
	Special Causes of Loss	1,000	Ded	
	Windstorm or Hail Deductible			
	Percentage: 2%			
	Replacement Cost	80%	Coins	
	Automatic Valuation Adjustment			
	CONTINUED ON CP7002			

ABBREVIATIONS: BLDG=BUILDING COINS=COINSURANCE DED=DEDUCTIBLE INCL=INCLUDED PREM=PREMISES

Premium Charge Forms Advance Premium SEE UW7002 Premium Charge Forms Advance Premium
Other Forms SEE UW7002

AMEND REASON:
PREMIUM FOR THIS COVERAGE PART \$5,002
Endorsement Adjustment Premium \$

This Declarations Page supersedes and replaces any preceding declarations page bearing the same policy number for this policy period. X (COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE)

CP 70 01 03 23

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03-24-2023

POLICY NUMBER: 85325914

COMMERCIAL PROPERTY SUPPLEMENTAL DECLARATIONS

PREM/ BLDG	DESCRIBED PREMISES AND COVERAGES	LIMIT OF INSURANCE	RATE	PREMIUM
	CONTINUED Certified Acts of Terrorism Coverage			98

CP 70 02 12 92

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POLICY NUMBER: 85325914

CONTINUATION OF NAMED INSUREDS SHOWN ON THE DECLARATIONS

BIOCORRIDOR PROPERTY OWNERS ASSOCIATION INC

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POLICY NUMBER:

85325914

FORMS SUPPLEMENTAL DECLARATIONS

The following coverage form(s) govern coverage that is not limited to any specific state even though they are specifically listed in only one state in the declarations.

Other Forms

Applicable to the state of Texas

CP0010(10-12)	BLDG & PERSONAL PROP COVG FORM
CP0090(07-88)	COMM PROP CONDITIONS
CP0140(07-06)	EXCL OF LOSS DUE TO VIRUS/BACTERIA
CP0142(03-12)	TX-CHGS
CP0321(10-12)	WINDSTORM/HAIL PERCENTAGE DED
CP1030(09-17)	CAUSES OF LOSS-SPECIAL FORM
CP1075(12-20)	CYBER INCIDENT EXCLUSION
*CP7001(03-23)	COMM PROP DEC
*CP7002(12-92)	COMM PROP SUPPLEMENTAL DEC
CP7003(11-86)	AUTOMATIC VALUATION ADJUSTMENT-APPLIES TO BLDG
CP7053(08-01)	TX-CHGS-EQUIPMENT BREAKDOWN
CP7066(02-20)	EXCL-COSMETIC/APPEARANCE LOSS/DAMAGE
CP7067(08-17)	EQUIP BREAKDOWN ENHANCEMENT END
CP9904(12-19)	EXCL-CANNABIS WITH HEMP EXCEPTION
IL0017(11-98)	COMMON POLICY CONDITIONS
IL0275-(11-13)	TX-CHGS-CANCEL & NONRENEW PROVISIONS FOR CASUALTY
IL0952(01-15)	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IL0995(01-07)	CONDITIONAL EXCL OF TERRORISM
IL7083(08-10)	PAYMENT OF LOSSES
IL7157(01-20)	TX-FLOOD INSURANCE DISCLOSURE NOTICE
*ST0013(05-08)	EQUIPMENT BREAKDOWN STUFFER
*ST1428(05-02)	IMPORTANT INFO ABOUT A CHG TO YOUR POLICY
*ST1644-(01-12)	POLICY WEBSITE STUFFER
*ST1882(06-16)	NOTICE-LOCATION & PREMISES CLARIFICATION
*ST1947(11-19)	TX-NOTICE-HAVE A COMPLAINT OR NEED HELP?
*UW7009(01-15)	CONTINUATION OF NAMED INSUREDS SHOWN ON THE DEC

UW 70 02 04 96

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Notice to Policyholders — Location and Premises Clarification

This notice does not provide you with any coverage and is intended solely as a clarification of our intent.

Wherever any reference to location is made in the Declarations, Supplemental Declarations, Coverage Forms, or endorsements that comprise this policy, that reference shall also be deemed to apply to premises, and likewise any reference to premises shall be deemed to apply to location.

This notice is provided to you as certain documents that comprise your policy may use these terms interchangeably.

If you have any questions regarding this notice please contact your agent.

Thank you for doing business with United Fire Group.



**IMPORTANT INFORMATION REQUIRED BY
THE LOUISIANA DEPARTMENT OF INSURANCE**

Commercial Insurance Policy Coverage Disclosure Summary
This form is promulgated pursuant to LSA-R.S. 22:1319.

**THIS IS ONLY A SUMMARY OF YOUR COVERAGE AND DOES NOT AMEND,
EXTEND, OR ALTER THE COVERAGES OR ANY OTHER PROVISIONS
CONTAINED IN YOUR POLICY. INSURANCE IS A CONTRACT. THE LANGUAGE IN
YOUR POLICY CONTROLS YOUR LEGAL RIGHTS AND OBLIGATIONS.**

****READ YOUR INSURANCE POLICY
FOR COMPLETE POLICY TERMS AND CONDITIONS****



COVERAGE(S) FOR WHICH PREMIUM WAS PAID

Personal Property

If your policy contains multiple locations, coverages/deductibles may vary by location. Please review your Declarations Page for details on each location.

DEDUCTIBLES

This policy sets forth certain deductibles that will be applied to claims for damages. When applicable, a deductible will be subtracted from your total claim and you will be paid the balance subject to applicable coverage limits.

- You may be able to reduce your premium by increasing your deductible. Contact your producer/agent or insurer for details.

NOTICE: This policy does set forth a separate deductible for covered losses caused by (hurricane; wind; named storm) as defined in the policy.

Separate Deductible Example – Wind Damage

If applicable, the following is to illustrate how a separate deductible applying to hurricane, wind or named storm damage is applied under your policy.



The Limits of Insurance are \$400,000 for the Building and \$200,000 for the Business Personal Property and you have a 2% wind deductible. The amounts of loss are \$80,000 (Building) and \$40,000 (Business Personal Property).

Building

\$400,000 X 2% = \$8,000
 \$80,000 - \$8,000 = \$72,000

Business Personal Property

\$200,000 X 2% = \$4,000
 \$40,000 - \$4,000 = \$36,000

Net Payment to Insured

Building	\$72,000
Personal Property	\$36,000
Total	\$108,000

To see exactly how your separate hurricane, wind, or named storm deductible will apply, please refer to your policy.

LIMITATIONS OR EXCLUSIONS UNDER THIS POLICY

FLOOD – Flood damage is not covered, regardless of how caused, when flood is the peril that causes the loss. Flood water includes, but is not limited to, storm surge, waves, tidal water, overflow of a body of water, whether driven by wind or not.

Flood Insurance may be available through the National Flood Insurance Program (NFIP). NFIP flood insurance may provide coverage for damage to your building and/or contents subject to the coverage limits and terms of the policy.

Excess Flood Insurance may be available under a separate policy, from this or another insurer, if the amount of the primary flood insurance is not enough to cover the value of your property.

- You may contact your producer/agent or insurer for more information on the NFIP and excess flood insurance.

MOLD – Damage caused solely by mold is not covered under this policy.

****FOR ALL OTHER LIMITATIONS OR EXCLUSIONS REFER TO YOUR POLICY FOR COMPLETE DETAILS ON TERMS AND PROVISIONS****

EFFECTIVE JANUARY 1, 2010