



Rental Damage Waiver Program

Insured Name

ALL Erection and Crane Rental Corp
4700 Acorn Dr
Cleveland, OH 44131

Policy Number

AYD763306762-01

Policy Period

09/01/2025 to 09/01/2026

Producer Information

Shawn Ellis: P D P GROUP, INC
10909 McCormick Rd
Hunt Valley, MD 21031
410-584-1502

Insurance Company

Columbia Casualty Company
151 N Franklin St
Chicago, IL 60606

Thank you for choosing CNA!

With your Rental Damage Waiver Insurance policy, you have insurance coverage tailored to meet the needs of your business. The international network of insurance professionals and the financial strength of CNA, rated "A" by A.M. Best, provide the resources to help you manage the daily risks of your organization so that you may focus on what's most important to you.

Quality Assurance

Questions pertaining to this transaction should be referred to:

Specialty Equipment Insurance Services

Phone: (866)-559-6814

Email: seisinsurance@amyntagroup.com

Claim Reporting

To report a claim:

Phone: 800-753-6737

Email: SEISInsurance@choosebroadspire.com

FAX: 800-245-9927



IMPORTANT INFORMATION

THE INSURANCE HEREBY EVIDENCED IS WRITTEN BY AN APPROVED NON-LICENSED INSURER IN THE STATE OF OHIO AND IS NOT COVERED IN CASE OF INSOLVENCY BY THE OHIO INSURANCE GUARANTY ASSOCIATION.



Policyholder Notice

CNA Commercial Insurance
151 North Franklin Street
Chicago, IL 60606

Regarding Your: CNA Commercial Insurance Coverage

Dear CNA Policyholder:

Ethics and proper business conduct has been the cornerstone of CNA since 1897. While much has changed during the last century, our commitment to these core values has not wavered. We strongly believe that proper business conduct is more than the practice of avoiding wrong; it is also a matter of choosing to do right. Nowhere is this more essential than helping in the fight against terrorism. As such, we are committed to complying with U.S. Department of Treasury Office of Foreign Asset Control (OFAC) requirements.

Through a variety of laws, OFAC administers and enforces economic sanctions against countries and groups of individuals, such as terrorists and narcotics traffickers. These laws prohibit **all** United States citizens (including corporations and other entities) and permanent residents from engaging in transactions with sanctioned countries and with individuals and entities on the Specially Designated Nationals (SDN) list. Because all U.S. citizens and companies are subject to this law, we wanted to be sure you were aware of its scope and restrictions. If you haven't already done so, you may want to consider discussing this issue with your legal counsel to ensure you are in compliance.

For insurance companies, accepting premium from, issuing a policy to, insuring property of, or making a claim payment to an individual or entity that is the subject of U.S.-imposed economic sanctions or trade embargoes usually are violations of these laws and regulations. Fines for violating OFAC requirements can be substantial. CNA has established an OFAC compliance program part which includes the use of exclusionary policy language. We believe this makes good business sense for CNA and you.

The purpose of this letter is to advise you that your renewal policy includes OFAC exclusionary policy language, which may reduce or eliminate certain coverage. Specifically, if it is determined that your policy violates certain Federal or State laws or regulations, such as the U.S. list of Specially Designated Nationals or Blocked Persons (organizations or individuals associated with terrorist groups) any term or condition of your policy will be null and void to the extent it violates the applicable laws or regulations of the United States.

We're sure you share our commitment to compliance and thank you for your cooperation.



Scheduled Equipment Sales Or Lease Declarations

THE INSURANCE HEREBY EVIDENCED IS WRITTEN BY AN APPROVED NON-LICENSED INSURER IN THE STATE OF OHIO AND IS NOT COVERED IN CASE OF INSOLVENCY BY THE OHIO INSURANCE GUARANTY ASSOCIATION.

Policy Number:	AYD763306762-01	Transaction:			
		New Business	X	Renewal of:	AYD763306762-00

Policy Period:				
Effective Date From	09/01/2025	to	09/01/2026	At 12:01 A.M in the time zone of the First Named Insured's mailing address.

Company Providing This Insurance and Mailing Address:	
Insurer	Mailing Address
Columbia Casualty Company	151 N Franklin St Chicago, IL 60606

Producer Information:	
Producer	Mailing Address
Shawn Ellis: P D P GROUP, INC	10909 McCormick Rd Hunt Valley, MD 21031
Telephone Number: 410-584-1502	
Email address:	Shawn.Ellis@amyntagroup.com



Scheduled Equipment Sales Or Lease Declarations

Subproducer Information:	
Subproducer	Mailing Address
Specialty Equipment Insurance Services (SEIS)	1700 E Golf Road Schaumburg, IL 60173
Telephone Number:	(866) 559-6814
Email address:	seisinsurance@amyntagroup.com

Named Insured and Address:	
First Named Insured	Address
ALL Erection and Crane Rental Corp	4700 Acorn Dr Cleveland, OH 44131

First Named Insured Entity Type:					
<input type="checkbox"/>	Corporation	<input type="checkbox"/>	Limited Liability Company (LLC)	<input type="checkbox"/>	Individual
<input type="checkbox"/>	Partnership	<input type="checkbox"/>	Liability Company	<input checked="" type="checkbox"/>	Other:

Covered Property Direct Physical Loss or Damage Limits Of Insurance:		
Each Item	\$500,000	
Policy Limit (Each Occurrence)	\$3,000,000	
Aggregate	\$3,000,000	
Deductible (Each Item)	(\$1,000 unless otherwise specified):	\$1,000

Additional Coverages:		
Debris Removal Additional Amount	(\$5,000 unless otherwise specified):	\$5,000
Pollutant Cleanup and Removal Aggregate	(\$10,000 unless otherwise specified):	\$10,000

Form No: CNA106336XX (05-2023)
Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606
First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA

Policy No: AYD763306762-01
Policy Effective Date: 09/01/2025
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Scheduled Equipment Sales Or Lease Declarations

Premium, Taxes, Fees and Surcharges At Issuance:		
Total Policy Premium		\$0
Rate (as a % of Rental Sales)		6.5%
Policy Taxes, Fees and Surcharges (if any):		
	Surplus Lines Tax	\$0
	Fire Marshall Tax	\$0
	Stamping Fee Amount	\$0
	Other Fee Amount	\$0
	Surcharge Amount	\$0
Total Policy Charges		\$0
Your premium includes certified acts of terrorism coverage for no extra charge.		



Scheduled Equipment Sales Or Lease Declarations

Forms and Endorsements Schedule – Forms and endorsements attached to this Policy at issuance:

Form Number	Form Title
rdw_COVERXX	Cover Letter - RDW
106373OH	Policyholder Notice - Ohio – Surplus Lines
G145041A	Policyholder Notice
106336XX-RDW	Scheduled Equipment Sales Or Lease Declarations
106337XX	Dealer Rental Equipment Coverage Form
IL0017	Common Policy Conditions
IL0244	Ohio Changes – Cancellation and Nonrenewal
CNA99954XX	Communicable Disease Exclusion Endorsement
G144291A	Economic and Trade Sanctions Condition
88011XX	Service of Suit Endorsement
IL0952	Cap On Losses From Certified Acts Of Terrorism
106340XX	Ingestion Coverage Endorsement
106341XX	Replacement Cost Endorsement
106342XX	Waterborne Property Endorsement
106343XX	Weight of Load Coverage Endorsement

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Scheduled Equipment Sales Or Lease Declarations

These Declarations, along with any attached forms and endorsements shall constitute the contract between the insureds and the insurer.

IN WITNESS WHEREOF, the Insurer has caused this Policy to be signed by its Chairman and Secretary at Chicago, Illinois, but the same shall not be binding upon the Insurer unless countersigned by a duly authorized representative of the Insurer.

Chairman

Secretary

Countersigned: 08/06/2025
(Date)

By _____
(Authorized Representative)



Dealer Rental Equipment Coverage Form

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance. The "Commercial Inland Marine Coverage Part" includes this Dealer Rental Equipment Coverage Form. "Covered Property" and "Covered Causes of Loss", whether expressed in singular or plural, have the meaning set forth under the COVERAGE section below.

Other words and phrases that appear in **bold** or quotation marks, whether expressed in singular or plural, have special meaning. Refer to the DEFINITIONS section below. Headings may also be in **bold**, whether or not they contain defined terms.

A. COVERAGE:

We will pay for direct physical loss or damage to Covered Property caused by or resulting from any Covered Cause of Loss.

1. **Covered Property**, as used in this coverage form, means property you rent to others of the following types and for which you have issued a physical damage waiver prior to loss as part of the rental agreement. Such property may be your property or the property of others in your care, custody or control.

- a. Mobile equipment.
- b. Portable equipment.
- c. Trailers, other than semi-trailers, camping trailers, office trailers and mobile homes.
- d. Attachments designed to function with eligible property described hereunder.

2. **Property Not Covered**

Covered Property does not include any of the following:

- a. Aircraft or watercraft.
- b. All terrain vehicles including utility vehicles.
- c. Contraband, or property in the course of illegal transportation or trade.
- d. Furniture and fixtures including property permanently attached to or fixed to a building or structure.
- e. Property while being used in logging or pulpwood operations.
- f. Property while being used in strip or underground mining operations.
- g. Property while underground. However, this limitation does not apply to buckets or other attachments to an excavator, backhoe, or similar equipment used for excavations or trenching.
- h. Property while waterborne.
- i. Property, other than submersible pumps, while being operated underwater; property while in caissons.
- j. Self-propelled automobiles, motor trucks, motorcycles, recreational vehicles and similar self-propelled conveyances designed for highway use and used for over the road transportation of people or cargo. However, this does not include self-propelled vehicles designed and used primarily to carry mounted equipment.
- k. Snow machines.

3. **Covered Property Time Limitation**

Property will only be considered Covered Property during the period of time beginning when the **authorized user** takes physical possession of the rented property under a signed rental agreement and ending at the earlier of:



Dealer Rental Equipment Coverage Form

- a. The expiration of the rental agreement; or
- b. The return of the property to your possession.

4. **Covered Causes of Loss**, as used in this coverage form, means a fortuitous cause or event, not otherwise excluded, which occurs during the **rental period**. Covered Causes of Loss does not include:

- a. A fortuitous cause or event, whether or not excluded, which actually occurred prior to the **rental period**, regardless of the date on which it first becomes manifest or is first discovered; or
- b. Damage from unknown causes or events.

5. Additional Coverages

a. Debris Removal

- i. We will pay the costs and expenses incurred to remove debris of Covered Property remaining after direct physical loss or damage from a Covered Cause of Loss to the Covered Property.

We will pay these costs and expenses only if they are reported to us within 120 days from the date on which the **covered cause of loss** occurs.

- ii. The coverage provided under this Debris Removal Coverage does not apply to costs or expenses to:

- (1) Extract **pollutants** from land or water; or
- (2) Remove, restore or replace polluted land or water.

- iii. The most we will pay under this Debris Removal Coverage is:

- (1) 25% of the sum of the amount we pay for direct physical loss or damage to Covered Property plus the applicable deductible. This amount is part of, and not in addition to, the limit for direct physical loss or damage to Covered Property shown in the Declarations; plus
- (2) The Debris Removal Additional Amount shown in the declarations.

b. Pollutant Cleanup and Removal

- i. We will pay the reasonable and necessary costs and expenses to extract or remove **pollutants** from land or water, provided the **pollutants** are in the land or water as a direct result of a **covered cause of loss** to Covered Property.

To the extent any exclusion for **pollutants** conflicts with the coverage provided by this Pollutant Cleanup and Removal coverage, such exclusion does not apply.

- ii. We will pay these costs and expenses only if they are reported to us within 120 days from the date on which the **covered cause of loss** occurs.
- iii. We will not pay the cost of testing, evaluating, observing, or recording the existence, level or effects of **pollutants**. However, we pay the cost of testing that is necessary for the extraction of **pollutants** from land or water.
- iv. The most we pay for the sum of all such costs or expenses associated with rental agreements for Covered Property issued during the **policy period**, regardless of the number of occurrences, is the Pollutant Cleanup and Removal Aggregate Limit shown in the declarations.

B. EXCLUSIONS:

- 1. We will not pay for loss or damage caused directly or indirectly by or resulting from any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.



Dealer Rental Equipment Coverage Form

a. Biological or Chemical Materials

The actual or threatened discharge, dispersal, seepage, migration, release, escape or application of any pathogenic or poisonous biological or chemical material.

b. Governmental Action

Seizure, destruction, demolition, expropriation, condemnation, confiscation or nationalization of property by, on behalf of, or at the direction of any governmental authority.

However, this exclusion does not apply to seizure or acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread.

c. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused. However, if nuclear reaction or radiation, or radioactive contamination results in a fire, we will pay for that portion of the loss or damage which was solely caused by that fire.

d. War and Military Action

i. War (whether declared or undeclared);

ii. Civil war or warlike action by a military force; or

iii. Insurrection, rebellion, revolution, military or usurped power by governmental or military personnel.

2. We will not pay for loss or damage caused by or resulting from any of the following.

a. Blowouts, punctures, or other road or field damage to tires or tracks unless such loss or damage is caused directly by physical damage not otherwise excluded. This exclusion does not apply to such loss or damage resulting from the total theft of Covered Property.

b. Delay, loss of use, loss of market or consequential loss of any nature.

c. Dishonest or criminal acts, including **conversion** and theft, committed by:

i. You, any of your partners, officers, directors, trustees, authorized representatives or **employees**;

ii A manager or member if you are a limited liability company;

iii Anyone else with an interest in the property or their **employees** or authorized representatives; or

iv Anyone to whom you release or entrust the Covered Property, including their employees or authorized representatives, for any purpose, whether acting alone or in collusion with each other or with any other party.

This exclusion applies to theft by your **employees**, but does not apply to acts of destruction by your **employees**.

This exclusion applies whether or not an act occurs during your normal hours of operation.

This exclusion does not apply to **authorized users**, nor to carriers or other bailees for hire.

d. The discharge, seepage, migration, dispersal, release or escape of **pollutants**. This exclusion applies unless the discharge, seepage, migration, dispersal, release or escape of **pollutants** is itself caused by a **specified peril**.

However, if the discharge, seepage, migration, dispersal, release or escape of **pollutants** results in a **specified peril**, we will pay for that portion of the loss or damage solely caused by such **specified peril**.

e. The weight of a load exceeding the registered lifting capacity of any machine.

f. Unexplained loss or damage, mysterious disappearance, or shortage disclosed upon taking inventory or in the course of an audit.



Dealer Rental Equipment Coverage Form

3. We will not pay for loss or damage caused by or resulting from any of the following. But if the excluded cause of loss listed below in this subsection results in a Covered Cause of Loss, we will pay for that portion of the loss or damage solely caused by such Covered Cause of Loss.
- a. Artificially generated electric current, including electric arcing, that disturbs electrical devices, appliances or wires. This exclusion does not apply to loss or damage caused by lightning.
 - b. Failure to properly service and maintain the Covered Property while in your or an **authorized user's** possession including failing to provide lubrication or follow the guidelines as set forth in any manufacturer's manuals.
 - c. Mechanical breakdown or failure.
 - d. Processing or work upon the property.
 - e. The ingestion or the drawing in of any foreign object, rocks, dirt, trash or any other material that causes damage to the Covered Property.
 - f. Usage of the Covered Property in a manner inconsistent with its intended purpose or design.
 - g. Wear and tear, gradual deterioration, dampness of atmosphere, inherent vice, freezing or extremes of temperature, corrosion, rust or structural defect.

C. LIMITS OF INSURANCE:

The most we will pay for direct physical loss or damage in any one occurrence for each item of Covered Property is the applicable limit of insurance shown in the declarations or by endorsement. For purposes of applying each item occurrence limits and deductibles, rented equipment and attachments designed to function with that equipment will be considered a single item.

If a Policy Limit is shown, such amount represents the most we will pay for all loss, damage, costs or expense in any one occurrence, regardless of the number of items or coverages applicable to the occurrence.

If an Aggregate limit is shown, such amount represents the most we will pay for all loss, damage, costs or expense associated with rental agreements for Covered Property issued during the **policy period**, regardless of the number of occurrences or lost or damaged items.

D. DEDUCTIBLE:

We will not pay for direct physical loss or damage associated with each item of Covered Property in any one occurrence until the amount of the adjusted loss before applying the applicable limit of insurance exceeds the deductible amount shown in the declarations or by endorsement. We will then pay the amount of the adjusted loss in excess of the deductible, up to the applicable Limit of Insurance.

E. LOSS CONDITIONS:

The following conditions apply in addition to the Common Policy Conditions.

1. Appraisal

If you and we disagree on the value of the property or the amount of loss, either party may make written demand for an appraisal of the loss to be bound by the results of that appraisal. Each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree on an umpire, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.



Dealer Rental Equipment Coverage Form

If there is an appraisal, we shall not be held to have waived any of our rights by any act relating to the appraisal.

2. Company's Settlement Options

a. Unless otherwise specified in this coverage form, in the event of covered loss or damage to Covered Property, at our option we will either:

- i. Pay the amount of loss or damage;
- ii. Pay the cost of repairing or replacing such Covered Property;
- iii. Take all or any part of the Covered Property at an agreed or appraised value; or
- iv. Repair or replace the Covered Property with other property of like kind and quality.

However, the property may not be abandoned to us.

b. Subject to the applicable limits of insurance, our liability for direct physical loss or damage to Covered Property shall not exceed the lesser of:

- i. The **actual cash value**; or
- ii. The actual cost to repair or replace the property.

3. Duties In The Event Of Loss

You must see that the following are done in the event of loss or damage to Covered Property:

- a. Give us prompt notice of loss or damage as soon as reasonably practicable. Include a description of the property involved.
- b. Cooperate with us in the investigation, settlement, or conduct of any suit.
- c. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- d. Provide us with authorization to obtain any and all records or pertinent information.
- e. You will not make settlement with others for loss to property.
- f. You will not, except at your own cost, offer any reward, voluntarily make any payment, assume any obligation, or incur any expense unless specifically authorized in writing from us
- g. Permit us to inspect and appraise the damaged property before its repair or disposal.
- h. Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
- i. When requested by us, execute and deliver instruments and papers to us and do whatever else is necessary for us to secure good title to the property.
- j. Submit and so far as is within you power, cause all other persons including family members and employees to submit to examination under oath when requested by us in regard to any and all matters in connection with a loss.
- k. Produce for examination all books of account, bills, invoices, statements, or certified copies at such reasonable time and place as may be chosen and permit us to make copies.
- l. Notify the police if a law may have been broken.

4. Other Insurance

Form No: CNA106337XX (02-2025)
Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606
First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA

Policy No: AYD763306762-01
Policy Effective Date: 09/01/2025
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Dealer Rental Equipment Coverage Form

- a. You may have other insurance subject to the same terms, conditions and provisions as the insurance under this coverage form. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this coverage form bears to the limits of all insurance covering on the same basis.
- b. Excess Amount – If there is other insurance covering the same loss or damage, other than that described above, we pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. However, we will not pay more than the applicable Limit of Insurance.
- c. Notwithstanding the forgoing, this insurance primary and noncontributory with respect to any other insurance available to an **authorized user**.

5. Pair, Set, Or Parts

- a. Pair or Sets – in case of loss to any part of a pair or set we may:
 - i. Repair or replace any part to restore the pair or set to its value before the loss; or
 - ii. Pay the difference between the actual cash value of the pair or set before and after the loss.
- b. Parts – In case of loss to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

6. Payment of Loss

- a. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
- b. We will not pay you more than your financial interest in the Covered Property.
- c. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claim against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
- d. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
- e. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if you have complied with all the terms of this coverage form and:
 - i. We have reached agreement with you on the amount of the loss; or
 - ii. An appraisal award has been made.
- f. We will not be liable for any part of a loss that has been paid or made good by others.

7. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

8. Subrogation

If any person or organization to or for whom we make payment under this coverage form has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them.

We will have no rights of subrogation against:

- a. Any person or organization who or which is a named insured;



Dealer Rental Equipment Coverage Form

- b. Any subsidiary or any organization associated with you through ownership or management;
- c. Any other person or organization that you waived your rights of subrogation against in writing before the time of loss; or
- d. Any **authorized user**.

We will be entitled to any recovery only after you have been fully compensated for the loss.

E. GENERAL CONDITIONS:

The following conditions apply in addition to the Common Policy Conditions.

1. **Concealment, Misrepresentation or Fraud:** We do not provide coverage either before or after a loss if you have concealed or misrepresented any material fact or circumstance, with intent to deceive, relating to this insurance.
2. **Conformity to Statute:** The terms of this policy that are in conflict with the statutes of the state in which this policy is issued are hereby amended to conform to such statutes.
3. **Contents of Rental Agreement:** As a condition precedent to enrollment in coverage, you agree to issue a rental agreement containing the following information:
 - a. The driver's license or other current government issued photo identification of all authorized users of the rented property;
 - b. The **rentee's** major credit card with completed signature; and
 - c. A schedule of the rented property including its registration and serial numbers, year and model description.

Furthermore, you agree to complete a certificate through the online reporting portal in accordance with the program administrative guidelines.

4. Legal Action Against Us:

No one may bring a legal action against us under this coverage form until:

- a. There has been full compliance with all the terms of this coverage form; and
- b. The action is brought within two (2) years after you first have knowledge of the loss or damage.

5. **Liberalization Clause:** If we adopt any revision that would broaden the coverage under this coverage form without additional premium within 45 days prior to or during the **policy period**, the broadened coverage will immediately apply to this coverage form.

6. Monthly reporting

- a. You agree to report all rental activity in accordance with the program administration guidelines. The reports and certificates of each rental shall be created and stored by you. You shall deliver and pay to us the proper policy premium(s) due as reported each month in accordance with the administration guidelines.
- b. Certificates must be completed at the time of rental. All associated documentation related to the rental policy and certificates will be retained by you and provided upon request to us.

7. **No Benefit to Bailee:** This insurance shall not inure directly or indirectly to the benefit of any carrier or other bailee.

8. Rental Period, Coverage Territory

We cover loss or damage commencing:

- a. During the **rental period**, provided the rental agreement was issued during the **policy period**; and
- b. Within the **coverage territory**.



Dealer Rental Equipment Coverage Form

H. DEFINITIONS:

1. **"Actual Cash Value"** means the **replacement cost** with deduction for depreciation, deterioration and obsolescence which amount is computed as of the time and at the place of loss or damage.
2. **"Authorized User"** means the **rentee** and any other authorized user of the Covered Property as indicated in the rental agreement prior to loss.
3. **"Conversion"** means a fraudulent act where a person uses false information or identification to defraud you of your Covered Property for the purposes of obtaining and/or disposing of this property.
4. **"Coverage Territory"** means:
 - a. The United States of America, its territories or possessions;
 - b. Puerto Rico;
 - c. Canada; or
 - d. Anywhere in the world for airborne shipments of Covered Property where both the origin and final destination of the shipment includes an area listed in **3.a.** through **c.** above. However, in no event will the **coverage territory** include:
 - i. Any country upon which the United States government imposes sanction, embargoes or similar provisions; or
 - ii. Any areas outside of the areas listed in **3.a.** through **c.** above while the Covered Property is in transit on any mode of transportation other than an aircraft.

Coverage territory does not include any waterborne shipment to or from Alaska, Puerto Rico, Hawaii or territories or possessions of the United States of America while Covered Property is on an oceangoing vessel. Property will be considered on the vessel during the period of time after the property has been loaded onto the vessel until the property has been fully discharged from the vessel.

5. **"Employee"** includes temporary employees and leased workers.
6. **"Policy Period"** means the time from 12.01 A.M. on the effective date of this policy as set forth in the declarations of this policy to the earlier of 12.01 A.M. of the expiration, termination or cancellation date of this policy.
7. **"Pollutant"** means any solid, liquid, gaseous or thermal irritant or contaminant, including acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be recycled, reclaimed, or reconditioned.
8. **"Rental Period"** means the period for which the Covered Property is rented as indicated in the signed rental agreement.
9. **"Rentee"** means the person or organization named in the rental agreement that rents the Covered Property from you.
10. **"Replacement Cost"** means the cost to repair or replace property at the time of direct physical loss or damage with property of comparable material and quality and used for the same purpose, without deduction for depreciation, deterioration, and obsolescence which amount is computed as of the time and place of such loss or damage. If property of the same kind and quality is no longer available, we will pay to replace it with other property of similar quality and function, including property of greater processing capacity.
11. **"Sinkhole collapse"** means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite provided such cavities were not man made.
12. **"Specified peril"** means: fire; lightning; explosion; wind; hail; smoke; riot or civil commotion; vandalism; theft; leakage from fire extinguishing equipment; aircraft or vehicles and objects thrown up by vehicles; falling objects;



Dealer Rental Equipment Coverage Form

weight of snow, ice or sleet; **sinkhole collapse**; **water damage**; collision, upset or overturn of Covered Property; or accident to the vehicle while carrying Covered Property.

13. Water damage means:

- a.** The discharge or leakage of domestic or process water or steam from:
 - i.** Water pipes and any other apparatus meant to carry or distribute water including, but not limited to, hoses and tubes and fire protection sprinkler system piping;
 - ii.** Appliances; or
 - iii.** Mechanical systems; or
- b.** The overflow, discharge or leakage of water from bathroom, kitchen and laundry fixtures and faucets; within a building.



Common Policy Conditions

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;
 - b. Give you reports on the conditions we find; and
 - c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
4. **Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.**

E. Premiums

The first Named Insured shown in the Declarations:

Form No: IL0017 (11-1998)
Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606
First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA

Policy No: AYD763306762-01
Policy Effective Date: 09/01/2025
Page 1 of 2



Common Policy Conditions

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.



Ohio Changes – Cancellation and Nonrenewal

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
FARM UMBRELLA LIABILITY POLICY
LIQUOR LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

- A.** With respect to a policy which has been in effect for more than 90 days, or is a renewal of a policy we issued, the **Cancellation** Common Policy Condition is replaced by the following:
1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
 2. We may cancel this policy only for one or more of the following reasons, except as provided in Paragraph 6. below:
 - a. Nonpayment of premium;
 - b. Discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any claims submitted thereunder;
 - c. Discovery of a moral hazard or willful or reckless acts or omissions on your part which increases any hazard insured against;
 - d. The occurrence of a change in the individual risk which substantially increases any hazard insured against after the insurance coverage has been issued or renewed except to the extent the insurer could reasonably have foreseen the change or contemplated the risk in writing the contract;
 - e. Loss of applicable reinsurance or a substantial decrease in applicable reinsurance, if the Superintendent has determined that reasonable efforts have been made to prevent the loss of, or substantial decrease in, the applicable reinsurance, or to obtain replacement coverage;
 - f. Failure of an insured to correct material violations of safety codes or to comply with reasonable written loss control recommendations; or
 - g. A determination by the Superintendent of Insurance that the continuation of the policy would create a condition that would be hazardous to the policyholders or the public.
 3. We will mail written notice of cancellation to the first Named Insured, and agent if any, at the last mailing addresses known to us. Proof of mailing will be sufficient proof of notice.
 4. We will mail the notice of cancellation at least:
 - a. **10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or**
 - b. 30 days before the effective date of cancellation, if we cancel for a reason stated in **2.b.** through **2.g.** above.
 5. The notice of cancellation will:

Form No: IL0244 (09-2007)

Endorsement Effective Date: 09/01/2025

Endorsement No: 1

Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606

First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA

Endorsement Expiration Date: 09/01/2026

Policy No: AYD763306762-01

Policy Effective Date: 09/01/2025

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Ohio Changes – Cancellation and Nonrenewal

- a. State the effective date of cancellation. The policy period will end on that date.
 - b. Contain the date of the notice and the policy number, and will state the reason for cancellation.
6. Policies written for a term of more than one year or on a continuous basis may be cancelled by us for any reason at an anniversary date, upon 30 days' written notice of cancellation.
 7. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- B.** The following is added to the Common Policy Conditions and supersedes any provisions to the contrary:

NONRENEWAL

1. If we elect not to renew this policy, we will mail written notice of nonrenewal to the first Named Insured, and agent if any, at the last mailing addresses known to us. The notice will contain the date of the notice and the policy number, and will state the expiration date of the policy.
2. We will mail the notice of nonrenewal at least 30 days before the expiration date of the policy.
3. Proof of mailing will be sufficient proof of notice.

C. Common Policy Conditions

1. Paragraph **A.2.a.** of the **Businessowners** Common Policy Conditions is deleted.
2. Paragraph **E.2.** of the **Cancellation** Common Policy Condition in the Standard Property Policy is deleted. Paragraph **E.2.** is replaced by the following (unless Item **A.** of this endorsement applies):

We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:

- a. 10 days before the effective date of cancellation, if we cancel for nonpayment of premium; or
- b. 30 days before the effective date, if we cancel for any other reason.

All other terms and conditions of the policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the policy issued by the designated Insurer, takes effect on the Policy Effective date of and expires concurrently with said policy, unless another effective date (the Endorsement Effective Date) or expiration date (the Endorsement Expiration Date) is shown below. Effective and expiration dates apply at 12:01 A.M. in the time zone of the First Named Insured's mailing address shown below or in the Declarations.



Communicable Disease Exclusion Endorsement

It is understood and agreed that the coverage forms which make up the Commercial Inland Marine Coverage Part are amended by the addition of the following new exclusion:

Communicable Disease Exclusion

Notwithstanding any other provisions of these coverage forms to the contrary, we do not insure any loss, damage, cost, or expense caused directly or indirectly by, resulting from, arising out of, or attributable to a Communicable Disease. This exclusion applies to any Communicable Disease, whether occurring independently from, concurrently with, or in any sequence with, any other cause of loss or peril, whether insured or uninsured.

This exclusion includes, but is not limited to, any loss, damage, cost, or expense incurred:

1. to mitigate, remediate, repair, replace, prevent, suppress, control, clean-up, detoxify, remove, monitor, or test for any Communicable Disease;
2. due to the actual or perceived threat or fear of a Communicable Disease, including, without limitation, with respect to its incidence, spread, transmission, actual or perceived presence, or effect;
3. by the insured in response to the actions of governmental, military, or civil authority to mitigate, remediate, repair, replace, prevent, suppress, control, clean-up, detoxify, remove, monitor, or test for any Communicable Disease, including, without limitation, actions with respect to the incidence, spread, transmission, actual or perceived presence, or effect of a Communicable Disease; or
4. as a result of a suspension of or change in operations, including the operations of businesses other than the insured's, caused by, arising out of, or attributable to a Communicable Disease, including, without limitation, with respect to its incidence, spread, transmission, actual or perceived presence, or effect.

As used herein, Communicable Disease means:

- a. any disease which can be transmitted by means of any substance or agent from any organism to another organism; or
- b. any infectious agent or its byproducts, whether man-made or naturally occurring (including any viruses, bacteria, parasites, microorganisms, or any mutations thereof), whether deemed living or not;
- c. where:
 - i. the disease, substance, agent, or byproducts could result in infection, illness, or death, threaten human health or human welfare, or could result in damage, deterioration, loss of value, loss of use or marketability of property; and
 - ii. the disease occurs through the direct or indirect transmission of the infectious agent or its byproducts from an infected individual or via air, bodily fluids, an animal, vector, the inanimate environment, or any other source, to a susceptible animal or human host.

This exclusion applies to all coverages, coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms and conditions of the policy remain unchanged.

Form No: CNA99954XX (10-2020)

Endorsement Effective Date: 09/01/2025

Endorsement No 1

Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606

First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA

Endorsement Expiration Date: 09/01/2026

Policy No: AYD763306762-01

Policy Effective Date: 09/01/2025

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Communicable Disease Exclusion Endorsement

This endorsement, which forms a part of and is for attachment to the policy issued by the designated Insurer, takes effect on the Policy Effective date of and expires concurrently with said policy, unless another effective date (the Endorsement Effective Date) or expiration date (the Endorsement Expiration Date) is shown below. Effective and expiration dates apply at 12:01 A.M. in the time zone of the First Named Insured's mailing address shown below or in the Declarations.

Form No: CNA99954XX (10-2020)

Endorsement Effective Date: 09/01/2025

Endorsement No 1

Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606

First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA

Endorsement Expiration Date: 09/01/2026

Policy No: AYD763306762-01

Policy Effective Date: 09/01/2025

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Economic and Trade Sanctions Condition

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

The following condition is added to the COMMON POLICY CONDITIONS:

ECONOMIC AND TRADE SANCTIONS CONDITION

In accordance with laws and regulations of the United States concerning economic and trade embargoes, this policy is void **ab initio** (void from its inception) with respect to any term or condition of this policy that violates any laws or regulations of the United States concerning economic and trade embargoes including, but not limited to the following:

1. Any insured, or any person or entity claiming the benefits of an insured, who is or becomes a Specially Designated National or Blocked Person or who is otherwise subject to U.S. economic or trade sanctions;
2. Any claim or **suit** that is brought in a Sanctioned Country or by a Sanctioned Country Government, where any action in connection with such claim or suit is prohibited by U.S. economic or trade sanctions;
3. Any claim or **suit** that is brought by any Specially Designated National or Blocked Person or any person or entity who is otherwise subject to U.S. economic or trade sanctions;
4. Property that is located in a Sanctioned Country or that is owned by, rented to or in the care, custody or control of a Sanctioned Country Government, where any activities related to such property are prohibited by U.S. economic or trade sanctions; or
5. Property that is owned by, rented to or in the care, custody or control of a Specially Designated National or Blocked Person, or any person or entity who is otherwise subject to U.S. economic or trade sanctions.

As used in this endorsement a Specially Designated National or Blocked Person is any person or entity that is on the list of Specially Designated Nationals and Blocked Persons issued by the U.S. Treasury Department's Office of Foreign Asset Control (O.F.A.C.) as it may be from time to time amended.

As used in this endorsement a Sanctioned Country is any country that is the subject of trade or economic embargoes imposed by the laws or regulations of the United States of America.

All other terms and conditions of the policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the policy issued by the designated Insurer, takes effect on the Policy Effective date of and expires concurrently with said policy, unless another effective date (the Endorsement Effective Date) or expiration date (the Endorsement Expiration Date) is shown below. Effective and expiration dates apply at 12:01 A.M. in the time zone of the First Named Insured's mailing address shown below or in the Declarations.



Service of Suit Endorsement

Wherever used in this endorsement Named Insured means the first person or entity named on the declarations page.

In consideration of the premium paid for this Policy, it is agreed that the following provision is added to the Policy:

SERVICE OF SUIT

Pursuant to any statute of any state, territory or district of the United States which makes provision therefore, the Insurer hereby designates the Superintendent, Commissioner or Director of Insurance or other officer specified for that purpose in the statute, or his successor or successors in office, as its true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of the Named Insured or any beneficiary hereunder arising out of this contract of insurance, and hereby designates the below-named as the person to whom the said officer is authorized to mail such process or true copy thereof.

Service of process in such suit shall be made upon:

General Counsel
Columbia Casualty Company
151 N. Franklin Street
Chicago, IL 60606

and in any suit instituted against such person upon this policy, the Insurer will abide by the final decision of such court or of any appellate court in the event of an appeal.

The General Counsel is authorized and directed to accept service of process on behalf of the Insurer in any such suit and, upon the request of the Named Insured, to give a written undertaking to the Named Insured that he will enter a general appearance upon the Insurer's behalf in the event such suit shall be instituted.

All other terms and conditions of the policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the policy issued by the designated Insurer, takes effect on the Policy Effective date of and expires concurrently with said policy, unless another effective date (the Endorsement Effective Date) or expiration date (the Endorsement Expiration Date) is shown below. Effective and expiration dates apply at 12:01 A.M. in the time zone of the First Named Insured's mailing address shown below or in the Declarations.



Cap On Losses From Certified Acts Of Terrorism

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
STANDARD PROPERTY POLICY

A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. 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.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

All other terms and conditions of the policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the policy issued by the designated Insurer, takes effect on the Policy Effective date of and expires concurrently with said policy, unless another effective date (the Endorsement Effective Date) or expiration date (the Endorsement Expiration Date) is shown below. Effective and expiration dates apply at 12:01 A.M. in the time zone of the First Named Insured's mailing address shown below or in the Declarations.

Form No: IL0952 (01-2015)

Endorsement Effective Date: 09/01/2025

Endorsement No 4

Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606

First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA

Endorsement Expiration Date: 09/01/2026

Policy No: AYD763306762-01

Policy Effective Date: 09/01/2025

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RENTAL DAMAGE WAIVER INSURANCE

Ingestion Coverage Endorsement

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

DEALER RENTAL EQUIPMENT COVERAGE FORM

Under EXCLUSIONS, the following exclusion is deleted in its entirety:

The ingestion or the drawing in of any foreign object, rocks, dirt, trash or any other material that causes damage to the Covered Property.

All other terms and conditions of the policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the policy issued by the designated Insurer, takes effect on the Policy Effective date of and expires concurrently with said policy, unless another effective date (the Endorsement Effective Date) or expiration date (the Endorsement Expiration Date) is shown below. Effective and expiration dates apply at 12:01 A.M. in the time zone of the First Named Insured's mailing address shown below or in the Declarations.

Form No: CNA106340XX (05-2023)

Endorsement Effective Date: 09/01/2025

Endorsement Expiration Date: 09/01/2026

Endorsement No:

Policy No: AYD763306762-01

Policy Effective Date: 09/01/2025

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Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606

First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA



Replacement Cost Endorsement

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

DEALER RENTAL EQUIPMENT COVERAGE FORM

SCHEDULE	
Number of Months	60

Solely with respect to equipment for which loss or damage occurs within the number of months shown in the above schedule of the equipment's manufacture date, under LOSS CONDITIONS, Company's Settlement Options, the following is added:

- c. Subject to the applicable limits of insurance, our liability for direct physical loss or damage to Covered Property shall not exceed the lesser of:
 - i. The **replacement cost**; or
 - ii. The actual cost to repair or replace the property.
- d. We will not pay on the basis of paragraph c.i. of this section for any loss or damage until the lost or damaged property is actually repaired or replaced, whether a partial or total loss.
 - i. Prior to such repair or replacement, we will pay in accordance with paragraph b. of this section. Such payment is hereinafter referred to in this paragraph d. as the "initial payment".
 - ii. If you commence repair or replacement of the property and complete it within:
 - (1) One hundred and twenty (120) days from the date of the initial payment; or
 - (2) A longer time frame that we agreed to,we will pay any difference between the initial payment and the amount determined in accordance with paragraph c. of this section.

All other terms and conditions of the policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the policy issued by the designated Insurer, takes effect on the Policy Effective date of and expires concurrently with said policy, unless another effective date (the Endorsement Effective Date) or expiration date (the Endorsement Expiration Date) is shown below. Effective and expiration dates apply at 12:01 A.M. in the time zone of the First Named Insured's mailing address shown below or in the Declarations.

Form No: CNA106341XX (05-2023)

Endorsement Effective Date: 09/01/2025

Endorsement No:

Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606

First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA

Endorsement Expiration Date: 09/01/2026

Policy No: AYD763306762-01

Policy Effective Date: 09/01/2025

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Waterborne Property Endorsement

This endorsement modifies insurance provided under the following:

DEALER RENTAL EQUIPMENT COVERAGE FORM

SCHEDULE	
Waterborne Property Limit (Each Item)	\$25,000.00
Waterborne Property Deductible (Each Item)	\$2,500.00

- I. Under COVERAGE, Property Not Covered, the line item for Property while waterborne is deleted in its entirety.
- II. The most we will pay for direct physical loss or damage in any one occurrence under the coverage provided under this endorsement for each item of Covered Property is the Waterborne Property Limit shown in the above schedule. This amount is part of, and not in addition to, the applicable Covered Property limits of insurance shown in the declarations.
- III. The deductible shown in the above schedule replaces the deductible shown in the declarations for the coverage provided under this endorsement.

All other terms and conditions of the policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the policy issued by the designated Insurer, takes effect on the Policy Effective date of and expires concurrently with said policy, unless another effective date (the Endorsement Effective Date) or expiration date (the Endorsement Expiration Date) is shown below. Effective and expiration dates apply at 12:01 A.M. in the time zone of the First Named Insured's mailing address shown below or in the Declarations.

Form No: CNA106342XX (05-2023)

Endorsement Effective Date: 09/01/2025

Endorsement No:

Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606

First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA

Endorsement Expiration Date: 09/01/2026

Policy No: AYD763306762-01

Policy Effective Date: 09/01/2025

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RENTAL DAMAGE WAIVER INSURANCE

Weight of Load Coverage Endorsement

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

DEALER RENTAL EQUIPMENT COVERAGE FORM

Under EXCLUSIONS, the following exclusion is deleted in its entirety:

The weight of a load exceeding the registered lifting capacity of any machine.

All other terms and conditions of the policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the policy issued by the designated Insurer, takes effect on the Policy Effective date of and expires concurrently with said policy, unless another effective date (the Endorsement Effective Date) or expiration date (the Endorsement Expiration Date) is shown below. Effective and expiration dates apply at 12:01 A.M. in the time zone of the First Named Insured's mailing address shown below or in the Declarations.

Form No: CNA106343XX (05-2023)

Endorsement Effective Date: 09/01/2025

Endorsement No:

Underwriting Company: Columbia Casualty Company, 151 N Franklin St, Chicago, IL 60606

First Named Insured: ALL Erection and Crane Rental Corp - 4700 Acorn Dr, Cleveland, OH 44131 USA

Policy No: AYD763306762-01

Policy Effective Date: 09/01/2025

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