

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

BUSINESSOWNERS POLICY DECLARATIONS

AGENCY BRABHAM GRIFFIN INSURANCE LLC
16-0484-00 MKT TERR 081 (803) 256-7555

Endorsement Effective 12-02-2020

INSURED ISSC LLC
SEE FORM 59270

POLICY NUMBER 52-608-676-00
Company Use 36-57-SC-1912

ADDRESS PO BOX 5672
COLUMBIA SC 29250-5672

Company Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
to	
12-02-2020	12-02-2021

This policy is amended in consideration of the additional or return premium shown below. This Declarations voids and replaces all previously issued Declarations bearing the same policy number and premium term.

54643 (01-90)

Entity: Limited Liability Company

PROPERTY COVERAGES - ALL DESCRIBED LOCATIONS

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
SPECIAL COVERAGE FORM TERRORISM - CERTIFIED ACTS			\$6.58	

BUSINESS LIABILITY PROTECTION

COVERAGE	LIMIT	PREMIUM	CHANGE
AGGREGATE LIMIT (Other than Products - Completed Operations)	\$2,000,000	\$226.95	
LIABILITY AND MEDICAL EXPENSE	\$1,000,000	Included	
Personal Injury	Included	Included	
TERRORISM - CERTIFIED ACTS		\$2.87	
BUSINESSOWNERS LIABILITY PLUS		\$60.00	
Fire, Lightning, Explosion, Smoke, And Water Damage Legal Liability	\$300,000	Included	
Hired Auto & Non-Owned Auto Liability	\$1,000,000	Included	
Medical Expenses - Per Person	\$10,000	Included	
Products - Completed Operations Aggregate	\$2,000,000	Included	
Blanket Additional Insured - Lessor of Leased Equipment	Included	Included	
Blanket Additional Insured - Managers or Lessors of Premises	Included	Included	
Blanket Waiver of Subrogation	Included	Included	
Broadened Knowledge of Occurrence	Included	Included	
Broadened Supplementary Payments Coverage	Included	Included	
Extended Watercraft Coverage	Included	Included	
Newly Formed or Acquired Organizations	Included	Included	
Personal Injury Extension Coverage	Included	Included	

Forms that apply to all locations:

54521 (07-12)	BP0002 (01-87)	BP0006 (01-87)	54961 (11-11)	BP0009 (01-87)
54679 (06-92)	54709 (04-10)	54098 (05-07)	54319 (07-06)	54867 (03-08)
54656 (08-91)	54734 (08-95)	54088 (09-09)	64728 (02-14)	64776 (01-16)
54621 (07-88)	54353 (10-08)			

OWNERS INS. CO.

Issued 11-11-2020

AGENCY BRABHAM GRIFFIN INSURANCE LLC
16-0484-00 MKT TERR 081Company
Bill

POLICY NUMBER

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36-57-SC-1912

INSURED ISSC LLC

Term 12-02-2020 to 12-02-2021

ENHANCED PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Declarations. No deductible applies to the below Property Plus Coverages unless indicated.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$150,000
ARSON REWARD	\$7,500
BAILEES COVERAGE	\$10,000
	\$5,000 PER ITEM
BUILDING GLASS COVERAGE	SEE FORM
BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE	UP TO 1,000 FT
BUSINESS PERSONAL PROPERTY AT FAIRS OR EXHIBITIONS	\$5,000
BUSINESS PERSONAL PROPERTY AT NEWLY ACQUIRED PREMISES	\$500,000 FOR 90 DAYS
BUSINESS PERSONAL PROPERTY IN TRANSIT	\$50,000
BUSINESS PERSONAL PROPERTY OFF PREMISES	\$50,000
DEBRIS REMOVAL	\$50,000
ELECTRONIC EQUIPMENT	
UNSCHEDULED EQUIPMENT	\$50,000
ELECTRICAL DISTURBANCE (SEE FORM FOR DEDUCTIBLE)	\$50,000
MECHANICAL BREAKDOWN	\$50,000
BUSINESS INCOME AND EXTRA EXPENSE	\$100,000
MEDIA	\$50,000
TRANSPORTATION	\$50,000
EMPLOYEE DISHONESTY	\$25,000
FINE ARTS, COLLECTIBLES, AND MEMORABILIA	\$25,000
	\$5,000 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE*	\$10,000
*NOT AVAILABLE IN AZ	
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000
FORGERY AND ALTERATION	\$25,000
MONEY & SECURITIES INSIDE PREMISES	\$25,000
MONEY & SECURITIES OUTSIDE PREMISES	\$25,000
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
OFF-PREMISES UTILITY SERVICE FAILURE	\$100,000
*BUSINESS INCOME/EXTRA EXPENSE LIMITED TO \$15,000 IN AL, NC, AND SC	
ORDINANCE OR LAW	
COVERAGE A, B AND C COMBINED	\$100,000
OUTDOOR PROPERTY	\$15,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM

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ENHANCED PROPERTY PLUS COVERAGE PACKAGE DECLARATIONS

COVERAGE	LIMIT
OUTDOOR SIGNS	\$10,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$25,000
POLLUTANT CLEAN UP AND REMOVAL	\$50,000
REFRIGERATED PRODUCTS	\$15,000
REKEYING OF LOCKS	\$1,000
SALESPERSON'S SAMPLES	\$15,000
VALUABLE PAPERS AND RECORDS	\$100,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$25,000

LOCATION 0001

Location: 2422 Devine St, Columbia, SC 29205-2406

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Enhanced TERRORISM - CERTIFIED ACTS SEE FORM(S) 59350, 59390, 54313		See Property Plus Declarations	\$57.73	

Forms that apply to this location:

54661 (08-91) 54238 (12-01) 54853 (07-19) 64844 (10-19) 54605 (11-88)
54244 (05-07) 54971 (07-11) 54400 (04-12) 54094 (08-18) 59350 (01-15)
54313 (09-19)

LOCATION 0001 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUSINESS PERSONAL PROPERTY - REPLACEMENT COST		\$224,930	\$331.38	
Special Coverage Form Deductible	\$1,000	Included		
Windstorm or Hail Flat Deductible	\$1,000	Included		
Adjusted Value Factor 0.0170				
BUSINESS INCOME AND EXTRA EXPENSE		12 Months	Included	
LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, WET ROT AND BACTERIA		See Form	Included	
EQUIPMENT BREAKDOWN	\$1,000	See Form	\$13.23	
COVERAGE PACKAGE: PROPERTY PLUS Tier: Enhanced			Included	

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Term 12-02-2020 to 12-02-2021

Forms that apply to this building:

54499 (04-13)	54500 (04-13)	54069 (08-00)	54340 (04-13)	54743 (08-00)
54750 (08-00)	54073 (08-00)	54226 (08-00)	54752 (08-00)	54064 (08-00)
54072 (04-14)	54067 (08-00)	54708 (01-07)	54062 (08-00)	54060 (02-06)
54070 (02-05)	54745 (08-00)	54066 (08-00)	54065 (08-00)	54658 (04-07)
54749 (08-10)	54068 (08-00)	54063 (03-13)	54227 (08-00)	54341 (03-13)
54748 (08-00)	54228 (04-13)	54841 (03-17)		

Occupied As: office

Secured Interested Parties: None

Rating Information

Occupancy: Insurance Office Tenant Occupied

Class Code: 65121

Program: Premier Prof Office

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Masonry Non-Combustible, Non-Sprinklered

Protection Class: 01

Territory: 013 Richland County

Construction Year: 1980

LOCATION 0002

Location: 122 S Irby St, Florence, SC 29501-4410

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
COVERAGE PACKAGE: PROPERTY PLUS Tier: Enhanced TERRORISM - CERTIFIED ACTS SEE FORM(S) 59350, 59390, 54313		See Property Plus Declarations	\$21.25	

Forms that apply to this location:

54661 (08-91)	54238 (12-01)	54853 (07-19)	64844 (10-19)	54605 (11-88)
54244 (05-07)	54971 (07-11)	54400 (04-12)	54094 (08-18)	59350 (01-15)
54313 (09-19)				

LOCATION 0002 - BUILDING 0001

COVERAGE	DEDUCTIBLE	LIMIT	PREMIUM	CHANGE
BUSINESS PERSONAL PROPERTY - REPLACEMENT COST Special Coverage Form Deductible Windstorm or Hail Flat Deductible Adjusted Value Factor 0.0170	\$1,000 \$1,000	\$30,380 Included Included	\$122.00	
BUSINESS INCOME AND EXTRA EXPENSE LIMITATION OF COVERAGE FOR FUNGI, MOLD, DRY ROT, WET ROT AND BACTERIA		12 Months See Form	Included Included	
EQUIPMENT BREAKDOWN COVERAGE PACKAGE: PROPERTY PLUS Tier: Enhanced	\$1,000	See Form	\$4.87 Included	

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54072 (04-14)	54067 (08-00)	54708 (01-07)	54062 (08-00)	54060 (02-06)
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54749 (08-10)	54068 (08-00)	54063 (03-13)	54227 (08-00)	54341 (03-13)
54748 (08-00)	54228 (04-13)	54841 (03-17)		

Occupied As: insurance office

Secured Interested Parties: None

Rating Information

Occupancy: Insurance Office Tenant Occupied

Class Code: 65121

Program: Premier Prof Office

Liability Rate Number: 00

Burglary Rate Group: 00

Construction: Joisted Masonry, Non-Sprinklered

Protection Class: 01

Territory: 016 Florence County

Construction Year: 1947

	TERM	CHANGE
TOTAL ANNUAL PREMIUM	\$846.86	
MINIMUM PREMIUM PROPERTY PLUS COVERAGE ADJUSTMENT	\$91.02	
MINIMUM PREMIUM EQUIPMENT BREAKDOWN ADJUSTMENT	\$16.90	
TOTAL POLICY PREMIUM	\$954.78	\$76.35- Return

Paid In Full does not apply to fixed fees, statutory charges, or minimum premium.

Merit Rating Discount of 5% Applies

A 02% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):

Comm Umb() Comm Auto() WC(X) Life() Personal() Farm().