



Member of the FM Global Group



INSURANCE PROPOSAL FOR City of Norman and Norman Utilities Authority

To: Denise Engle

From: Emily Coakwell

At: Arthur J. Gallagher & Co. (Oklahoma)

Date: 21 November 2023

A. POLICY TERM

FROM: 1 December 2023 12:01 a.m. Standard Time

TO: 1 December 2024 12:01 a.m. Standard Time

B. NAMED INSURED

City of Norman and Norman Utilities Authority

C. POLICY LIMIT

This Company's total limit of liability, including any insured Business Interruption loss, will not exceed the Policy Limit of USD 305,000,000 as a result of any one **occurrence** subject to the respective sub-limits of liability shown elsewhere in this Policy.

D. POLICY TERRITORY

Coverage provided by this Policy is limited to property while located within the United States of America.

Cyber Coverage Territory

Coverage provided in Data Restoration; Data Service Provider Property Damage and Business Interruption; and Owned Network Interruption is limited to anywhere in the world except Cuba; Iran; North Korea; Russian Federation; Sudan; Syria; and Crimea, Donetsk People's Republic (DPR) and Luhansk People's Republic (LPR) regions of Ukraine.

E. INSURANCE PROVIDED

Location Schedule

This Policy covers property, as described in this Policy, against ALL RISKS OF PHYSICAL LOSS OR DAMAGE, except as hereinafter excluded, while located as follows:

See attached Schedule of Locations

Sub-Limited Location Schedule

This Policy covers property, as described in this Policy, against ALL RISKS OF PHYSICAL LOSS OR DAMAGE, except as hereinafter excluded, not to exceed the limits of liability specified for the coverages indicated, while located as follows:

There shall be no liability under this Policy when "NOT COVERED" is shown.

See attached Schedule of Sub-Limited Locations

F. SUB-LIMITS

Unless otherwise stated below or elsewhere in this Policy, the following sub-limits of liability, including any insured Business Interruption loss, will be the maximum payable and will apply on a per **occurrence** basis.

The sub-limits stated below or elsewhere in this Policy are part of and not in addition to the Policy Limit.

When a limit of liability applies to a **location** or property, such limit of liability will be the maximum amount payable for all loss or damage.

There shall be no liability under this Policy when "NOT COVERED" is shown as a sublimit.

| | |
|--|---|
| Accounts Receivable | USD 1,000,000 |
| Arson or Theft Reward | USD 100,000 |
| Attraction Property | USD 100,000 |
| boiler and machinery | Policy Limit |
| Brand Protection | Policy Limit |
| Change of Temperature | USD 100,000 |
| Civil or Military Authority | 30 days |
| Communicable Disease - Property Damage and Communicable Disease - Business Interruption combined | USD 1,000 annual aggregate , not to exceed 12 months |
| Contractual Penalties | USD 100,000 |
| Crisis Management | USD 100,000, not to exceed 30 days |

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| cyber event | <ol style="list-style-type: none"> 1. USD 1,000 annual aggregate for Data Restoration and Owned Network Interruption combined 2. USD 1,000 annual aggregate for Data Service Provider - Property Damage and Data Service Provider - Business Interruption combined 3. USD 50,000 annual aggregate for loss or damage to stock in process or finished goods manufactured by or for the Insured caused by or resulting from cyber event that impacts the processing, manufacturing, or testing of such property or while it is otherwise being worked on. |
| Data Restoration | USD 500,000 annual aggregate |
| Data Service Provider - Property Damage and Data Service Provider - Business Interruption combined | USD 50,000 annual aggregate |
| Debris Removal | Policy Limit |
| Decontamination Costs | Policy Limit |
| Deferred Payment | USD 100,000 |
| Demolition and Increased Cost of Construction | Policy Limit |
| Earth Movement | USD 50,000,000 annual aggregate , not to exceed USD 50,000 annual aggregate for Data Service Provider - Business Interruption, Data Service Provider - Property Damage, Errors and Omissions, Off-Premises Service Interruption - Business Interruption, Off-Premises Service Interruption - Property Damage, Supply Chain and Unnamed Property, combined |
| Errors and Omissions | USD 1,000,000 |
| Expediting Expenses | USD 250,000 |
| Extended Period of Liability | NOT COVERED |
| Extra Expense | USD 100,000 |
| fine arts | USD 250,000, not to exceed USD 10,000 per item for irreplaceable fine arts |
| Flood | USD 50,000,000 annual aggregate , not to exceed USD 50,000 annual aggregate for Data Service Provider - Business Interruption, Data Service Provider - Property Damage, Errors and Omissions, Off-Premises Service Interruption - Business Interruption, Off-Premises Service Interruption - Property Damage, Supply Chain and Unnamed Property, combined |

| | |
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| Green Coverage | USD 50,000 not to exceed 25% of the amount of the property damage loss |
| Gross Earnings | NOT COVERED |
| Gross Profits | NOT COVERED |
| Ingress/Egress | USD 500,000 |
| Land and Water Clean Up Expense | USD 50,000 annual aggregate |
| Leasehold Interest | USD 250,000 |
| Locks and Keys | USD 100,000 |
| Logistics Extra Cost | USD 100,000 |
| Money and Securities | USD 100,000 |
| Newly Acquired Property | USD 2,500,000 |
| Off-Premises Service Interruption - Property Damage and Off-Premises Service Interruption - Business Interruption combined | USD 500,000 |
| Owned Network Interruption | Included in cyber event limit |
| Professional Fees | USD 100,000 |
| Property Removed from a Location | Policy Limit |
| Protection and Preservation of Property - Business Interruption | Policy Limit |
| Protection and Preservation of Property - Property Damage | Policy Limit, not to exceed USD 250,000 for security costs |
| Rental Income | NOT COVERED |
| Research and Development | USD 250,000 |
| Soft Costs | USD 100,000 |
| Supply Chain | USD 500,000 |
| Tax Treatment | USD 100,000 |
| Tenants Legal Liability | USD 100,000 |

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| Terrorism | USD 100,000 annual aggregate , not to exceed USD 100,000 annual aggregate for Flood and Property Removed from a Location combined |
| Terrorism: Supplemental United States Certified Act of Terrorism Endorsement(s) | USD 100,000 for property located in the United States of America |
| Transit | USD 500,000, not to exceed USD 250,000 for Business Interruption |
| Unnamed Property | USD 1,000,000 |
| valuable papers and records | USD 500,000, not to exceed USD 10,000 per item for irreplaceable valuable papers and records |

G. QUALIFYING PERIODS AND DEDUCTIBLES

QUALIFYING PERIODS

This Company will not be liable for loss or damage unless the Qualifying Period below is exceeded. When the Qualifying Period is exceeded, the loss will be calculated beginning from the time of loss or damage. The Qualifying Periods for the following coverages are as follows:

| | |
|---|----------|
| Communicable Disease - Property Damage and Communicable Disease - Business Interruption | 48 hours |
| Data Restoration | 48 hours |
| Data Service Provider - Property Damage and Data Service Provider - Business Interruption | 24 hours |
| Off-Premises Service Interruption - Property Damage and Off-Premises Service Interruption - Business Interruption | 24 hours |
| Owned Network Interruption | 48 hours |

DEDUCTIBLES

This Company will not be liable for loss or damage, including any insured Business Interruption loss, in any one **occurrence** until the amount of loss or damage exceeds the deductible amount shown below and then this Company will only be liable for its share of the loss or damage in excess of the deductible amount.

The following deductible amounts shall apply per **occurrence**, unless otherwise stated, for insured loss or damage under this Policy.

When two or more deductibles apply to a single **occurrence**, then no more than the largest deductible amount will apply. However, this Policy allows for the application of separate and distinct deductibles and deductibles for specific loss or damage as shown below.

When a day equivalent deductible is stated below it is calculated as follows. The 100% daily actual annual Business Interruption value that would have been earned had no loss occurred at the **location** where the physical damage happened plus that proportion of the 100% annual business interruption value at all other **locations** where Business Interruption loss ensues, divided by the number of annual working days.

When a % percent deductible is stated below it is calculated as follows:

1. The value of property at the time such loss or damage at the **location** where loss or damage occurs, in accordance with the valuation section of this Policy.
2. The annual Business Interruption value that would have been earned at the **location** where loss or damage occurs plus that proportion of the 100% Business Interruption value at all other **locations** where Business Interruption loss ensues, in accordance with the Business Interruption section of this Policy (if any).

| | |
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| boiler and machinery | Property Damage: USD 10,000 Business Interruption: 1 day equivalent |
| earthquake | USD 100,000 per location |
| Flood | USD 100,000 per location |
| water damage | USD 100,000 |

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| <p>wind and hail</p> | <p>USD 50,000 per location</p> <p>Except for the following:</p> <ol style="list-style-type: none"> For the following locations: <ul style="list-style-type: none"> Location No. 001, 3428 South Jenkins Avenue, Norman, Oklahoma, 73019, USA; Location No. 012, 1301 Da Vinci Street, Norman, Oklahoma, 73069, USA; Location No. 017, 3901 Chautauqua Avenue, Norman, Oklahoma, 73072, USA; Location No. 082, 2900, 3000 & 3001 East Robinson Street, Norman, Oklahoma, 73071, USA; Location No. 083, 3500 South Jenkins Avenue, Norman, Oklahoma, 73072, USA; Location No. 087, 2400 Westport Drive, Norman, Oklahoma, 73069, USA; Location No. 105, 1507 West Lindsey Street, Norman, Oklahoma, 73069, USA; Location No. 127, 103 West Acres Street, Norman, Oklahoma, 73069, USA and Location No. 151, 602 N. Findlay Avenue, Norman, Oklahoma, 73071, USA <p>USD 300,000 per location</p> For Location No. 106, 1310 Da Vinci Street, Norman, Oklahoma, 73069, USA: <p>USD 250,000 per location</p> For the following locations: <ul style="list-style-type: none"> Location No. 007, 1701 12th Avenue Northeast, Norman, Oklahoma, 73071, USA; Location No. 014, 636 & 676 & 668 East Lindsey Street, Norman, Oklahoma, 73069, USA; Location No. 024, 201B West Gray Street, Norman, Oklahoma, 73069, USA; Location No. 026, 201A West Gray Street, Norman, Oklahoma, 73069, USA; Location No. 028, 201C West Gray Street, Norman, Oklahoma, 73069, USA; Location No. 108, 3001 East Alameda Street, Norman, Oklahoma, 73069, USA and Location No. 149, 1320 Da Vinci Street, Norman, Oklahoma, 73069, USA <p>USD 200,000 per location</p> For the following locations: <ul style="list-style-type: none"> Location No. 015, 3942 Jenkins Avenue, Norman, Oklahoma, 73072, USA; Location No. 016, 215 East Constitution Street, Norman, Oklahoma, 73072, USA; Location No. 018, 411 East Main Street, Norman, Oklahoma, 73071, USA; Location No. 020, 500 East Constitution Street, Norman, |
|-----------------------------|--|

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| | <p>Oklahoma, 73072, USA; Location No. 023, 2207 Goddard Avenue, Norman, Oklahoma, 73069, USA; Location No. 027, 201 West Gray Street, Norman, Oklahoma, 73069, USA; Location No. 029, 101 East Main Street, Norman, Oklahoma, 73069, USA; Location No. 085, 121 East Constitution Street, Norman, Oklahoma, 73072, USA; Location No. 090, 3901 36th Avenue Northwest, Norman, Oklahoma, 73072, USA; Location No. 101, 101 West Gray Street, Norman, Oklahoma, 73069, USA and Location No. 112, 3051 Alameda Street, Norman, Oklahoma, 73071, USA USD 100,000 per location</p> |
| All Other Losses | USD 10,000 |

H. ADDITIONAL EXCLUSIONS

In addition to the exclusions elsewhere in this Policy, the following exclusions apply unless otherwise stated:

1. Transmission and Distribution Systems Exclusion - PRO 132 (01/19)

PROPERTY EXCLUDED is amended to include:

transmission and distribution systems, except at a **described location** but not within the 1,000 feet extension provided by the PROPERTY INSURED wording.

2. Specific Flood Exclusion - PRO 128 (01/17)

ADDITIONAL COVERAGES, Flood, does not apply to any property at the following **location(s)**:

| Loc. No. | Title | Address |
|----------|-------|--|
| 010 | | West End, Little River Road, Norman, Oklahoma, 73071, USA |
| 015 | | 3942 Jenkins Avenue, Norman, Oklahoma, 73072, USA |
| 017 | | 3901 Chautauqua Avenue, Norman, Oklahoma, 73072, USA |
| 030 | | 444 South Flood Avenue, Norman, Oklahoma, 73069, USA |
| 067 | | 2498 East Franklin Road, Norman, Oklahoma, 73071, USA |
| 068 | | 3398 East Franklin Road, Norman, Oklahoma, 73071, USA |
| 082 | | 2900, 3000 & 3001 East Robinson Street, Norman, Oklahoma, 73071, USA |
| 083 | | 3500 South Jenkins Avenue, Norman, Oklahoma, 73072, USA |
| 084 | | 398 Bratcher-Miner Road, Norman, Oklahoma, 73072, USA |
| 085 | | 121 East Constitution Street, Norman, Oklahoma, 73072, USA |
| 121 | | 4799 West Rock Creek Road, Norman, Oklahoma, 73072, USA |
| 133 | | 5198 East Franklin Road, Norman, Oklahoma, 73026, USA |
| 134 | | 5499 60th Avenue NE, Norman, Oklahoma, 73026, USA |
| 136 | | 3197 60th Avenue NE, Norman, Oklahoma, 73026, USA |
| 146 | | 3803 Chautauqua Avenue, Norman, Oklahoma, 73072, USA |

I. SPECIAL TERMS AND CONDITIONS

1. United States Certified Act of Terrorism - PRO 207 (01/20)

As respects the United States, its territories and possessions and the Commonwealth of Puerto Rico, the definition of **terrorism** is declared null and void and it is agreed that a **Certified Act of Terrorism** under the terms of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this Policy shall be considered **terrorism** within the terms of this Policy. Notwithstanding anything contained in this Policy to the contrary, this Policy provides coverage for direct physical loss or damage to insured property and any resulting BUSINESS INTERRUPTION loss, as provided in the Policy, caused by or resulting from a **Certified Act of Terrorism** only to the extent coverage is provided under the terms and conditions of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this Policy. Any difference in limit between loss recoverable under the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT and this Policy is not recoverable under this Policy.

J. INDEX OF FORMS

The following forms are made part of this Policy:

| <u>Title</u> | <u>Form No.</u> | <u>Edition</u> |
|---|------------------------|-----------------------|
| Declarations Page | PRO DEC 4100 | (04/15) |
| Declarations | PRO S-1 4100 | (01/20) |
| All Risk Coverage | PRO AR 4100 | (01/23) |
| Supplemental United States Certified Act of Terrorism Endorsement | AFM 7312 | (06/21) |
| Oklahoma Amendatory Endorsement | AFM 6242 | (04/15) |

PREMIUM, FEES AND TAXES

| <u>2023 City of Norman and Norman Utilities</u> | <u>Premium</u> | <u>Commission</u> |
|---|-----------------------|--------------------------|
| Total Premium including the United States Certified Act of Terrorism coverage | USD 574,845 | 15.00% |
| Total Premium excluding the United States Certified Act of Terrorism coverage | USD 558,102 | 15.00% |
| Total Premium for the United States Certified Act of Terrorism | USD 16,743 | 15.00% |

If the option to purchase coverage for the Supplemental United States Certified Act of Terrorism is elected, the Sub-Limit for Supplemental United States Certified Act of Terrorism will be amended to Policy Limit.

Applicable state taxes, surcharges and fees are not included in this proposal. Applicable state taxes, surcharges and fees will be added to the invoice.

Any variations between this proposal letter and AFM forms versus your application are not provided.

This proposal expires 1 December 2023 12:01 a.m. Standard Time.

SCHEDULE OF LOCATIONS

Location Schedule

| Loc. No. | Title | Address |
|----------|-------|---|
| 001 | | 3428 South Jenkins Avenue, Norman, Oklahoma, 73019, USA |
| 002 | | 405 East Constitution Street, Norman, Oklahoma, 73072, USA |
| 003 | | 515 East Constitution Street, Norman, Oklahoma, 73072, USA |
| 007 | | 1701 12th Avenue Northeast, Norman, Oklahoma, 73071, USA |
| 008 | | 4145 West Robinson Street, Norman, Oklahoma, 73072, USA |
| 009 | | SW 24th Avenue, Norman, Oklahoma, 73069, USA |
| 010 | | West End, Little River Road, Norman, Oklahoma, 73071, USA |
| 011 | | 121 North Peters Avenue, Norman, Oklahoma, 73069, USA |
| 012 | | 1301 Da Vinci Street, Norman, Oklahoma, 73069, USA |
| 013 | | 1472 Da Vinci Street, Norman, Oklahoma, 73069, USA |
| 014 | | 636 & 676 & 668 East Lindsey Street, Norman, Oklahoma, 73069, USA |
| 015 | | 3942 Jenkins Avenue, Norman, Oklahoma, 73072, USA |
| 016 | | 215 East Constitution Street, Norman, Oklahoma, 73072, USA |
| 017 | | 3901 Chautauqua Avenue, Norman, Oklahoma, 73072, USA |
| 018 | | 411 East Main Street, Norman, Oklahoma, 73071, USA |
| 019 | | 2211 West Boyd Street, Norman, Oklahoma, 73069, USA |
| 020 | | 500 East Constitution Street, Norman, Oklahoma, 73072, USA |
| 021 | | 1000 168th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 022 | | 7405 East Alameda Drive, Norman, Oklahoma, 73026, USA |
| 023 | | 2207 Goddard Avenue, Norman, Oklahoma, 73069, USA |
| 024 | | 201B West Gray Street, Norman, Oklahoma, 73069, USA |
| 025 | | 4323 Country Club Terrace, Norman, Oklahoma, 73072, USA |
| 026 | | 201A West Gray Street, Norman, Oklahoma, 73069, USA |
| 027 | | 201 West Gray Street, Norman, Oklahoma, 73069, USA |
| 028 | | 201C West Gray Street, Norman, Oklahoma, 73069, USA |
| 029 | | 101 East Main Street, Norman, Oklahoma, 73069, USA |
| 030 | | 444 South Flood Avenue, Norman, Oklahoma, 73069, USA |
| 031 | | 508 North Peters Avenue, Norman, Oklahoma, 73069, USA |
| 032 | | 123 Beal Street, Norman, Oklahoma, 73069, USA |
| 033 | | 1001 East Robinson Street, Norman, Oklahoma, 73071, USA |
| 034 | | 3280 108th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 035 | | 200 South Jones Avenue, Norman, Oklahoma, 73069, USA |
| 036 | | 200 West Daws Street, Norman, Oklahoma, 73069, USA |
| 037 | | 3199 36th Avenue Northwest, Norman, Oklahoma, 73072, USA |
| 038 | | Boyd Street & Wylie Road, Norman, Oklahoma, 73072, USA |
| 039 | | 600 East Lindsey Street, Norman, Oklahoma, 73069, USA |
| 040 | | 2498 36th Ave NE, Norman, Oklahoma, 73026, USA |
| 041 | | 1898 36th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 042 | | 3098 36th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 043 | | 2598 9th Avenue Northeast, Norman, Oklahoma, 73071, USA |
| 044 | | 1398 36th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 045 | | 2498 East Robinson Street, Norman, Oklahoma, 73071, USA |
| 047 | | 1399 East Rock Creek Road, Norman, Oklahoma, 73071, USA |
| 048 | | 3498 North Highway 77, Norman, Oklahoma, 73071, USA |
| 049 | | 3998 North Highway 77, Norman, Oklahoma, 73071, USA |
| 050 | | 4798 North Highway 77, Norman, Oklahoma, 73071, USA |

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| 051 | 4198 North Highway 77, Norman, Oklahoma, 73071, USA |
| 052 | 4599 North Highway 77, Norman, Oklahoma, 73071, USA |
| 053 | 5099 North Interstate Drive, Norman, Oklahoma, 73069, USA |
| 054 | 1/2 mi N. of Franklin Rd, Norman, Oklahoma, 73026, USA |
| 055 | 5999 North Interstate Drive, Norman, Oklahoma, 73069, USA |
| 056 | 6398 North Interstate Drive, Norman, Oklahoma, 73072, USA |
| 057 | 6798 North Interstate Drive, Norman, Oklahoma, 73072, USA |
| 058 | 900 Blk of East Apache Street, Norman, Oklahoma, 73071, USA |
| 059 | NE 12th Avenue & Robinson Street, Norman, Oklahoma, 73071, USA |
| 060 | East Carter Street & East Robinson Street, Norman, Oklahoma, 73071, USA |
| 061 | 1/2 mi E. of NE 13th & Robinson, Norman, Oklahoma, 73071, USA |
| 062 | 3599 North Porter Avenue, Norman, Oklahoma, 73071, USA |
| 063 | 3298 12th Avenue Northeast, Norman, Oklahoma, 73071, USA |
| 064 | 1898 East Tecumseh Road, Norman, Oklahoma, 73071, USA |
| 065 | 3298 24th Avenue Northeast, Norman, Oklahoma, 73071, USA |
| 066 | 4298 24th Avenue Northeast, Norman, Oklahoma, 73071, USA |
| 067 | 2498 East Franklin Road, Norman, Oklahoma, 73071, USA |
| 068 | 3398 East Franklin Road, Norman, Oklahoma, 73071, USA |
| 069 | 4298 36th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 070 | 3798 36th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 071 | 4298 East Tecumseh Road, Norman, Oklahoma, 73026, USA |
| 072 | 5401 East Tecumseh Road, Norman, Oklahoma, 73026, USA |
| 073 | 5897 East Tecumseh Road, Norman, Oklahoma, 73026, USA |
| 074 | 5799 North Floyd Cox Drive, Norman, Oklahoma, 73026, USA |
| 075 | 6000 Corky Drive Northeast, Norman, Oklahoma, 73026, USA |
| 076 | 6799 Day Drive, Norman, Oklahoma, 73026, USA |
| 077 | 2198 72nd Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 078 | 7799 East Rock Creek Road, Norman, Oklahoma, 73026, USA |
| 079 | 1399 Paso de Vaca Drive, Norman, Oklahoma, 73026, USA |
| 080 | 1200 72nd Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 081 | 451 West Robinson Street, Norman, Oklahoma, 73069, USA |
| 082 | 2900, 3000 & 3001 East Robinson Street, Norman, Oklahoma, 73071, USA |
| 083 | 3500 South Jenkins Avenue, Norman, Oklahoma, 73072, USA |
| 084 | 398 Bratcher-Miner Road, Norman, Oklahoma, 73072, USA |
| 085 | 121 East Constitution Street, Norman, Oklahoma, 73072, USA |
| 086 | 415 East Main Street, Norman, Oklahoma, 73071, USA |
| 087 | 2400 Westport Drive, Norman, Oklahoma, 73069, USA |
| 088 | 3180 108th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 089 | 1900 West Robinson Street, Norman, Oklahoma, 73069, USA |
| 090 | 3901 36th Avenue Northwest, Norman, Oklahoma, 73072, USA |
| 091 | 1198 48th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 092 | 859 36th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 093 | 4698 96th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 094 | 4799 72nd Ave NE, Norman, Oklahoma, 73069, USA |
| 095 | 3998 72nd Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 096 | 6699 East Tecumseh Road, Norman, Oklahoma, 73026, USA |
| 097 | 8399 East Rock Creek Road, Norman, Oklahoma, 73026, USA |
| 098 | 4398 108th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 099 | 4303 84th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 100 | 4703 91st Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 101 | 101 West Gray Street, Norman, Oklahoma, 73069, USA |

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| 102 | 113 West Gray Street, Norman, Oklahoma, 73069, USA |
| 103 | 115 West Gray Street, Norman, Oklahoma, 73069, USA |
| 104 | 2351 Goddard Avenue, Norman, Oklahoma, 73069, USA |
| 105 | 1507 West Lindsey Street, Norman, Oklahoma, 73069, USA |
| 106 | 1310 Da Vinci Street, Norman, Oklahoma, 73069, USA |
| 108 | 3001 East Alameda Street, Norman, Oklahoma, 73069, USA |
| 109 | 1898 Legacy Park Drive, Norman, Oklahoma, 73069, USA |
| 110 | 1311 Da Vinci Street, Norman, Oklahoma, 73069, USA |
| 111 | 1317 Da Vinci Street, Norman, Oklahoma, 73069, USA |
| 112 | 3051 Alameda Street, Norman, Oklahoma, 73071, USA |
| 113 | 3432 South Jenkins Avenue, Norman, Oklahoma, 73072, USA |
| 114 | 198 36th Avenue SE, Norman, Oklahoma, 73072, USA |
| 115 | 2595 East Robinson Street, Norman, Oklahoma, 73071, USA |
| 116 | 2699 East Post Oak Road, Norman, Oklahoma, 73068, USA |
| 118 | 2996 East Rock Creek Road, Norman, Oklahoma, 73071, USA |
| 119 | 3496 Wood Valley Road, Norman, Oklahoma, 73071, USA |
| 120 | 4199 12th Avenue NE, Norman, Oklahoma, 73071, USA |
| 121 | 4799 West Rock Creek Road, Norman, Oklahoma, 73072, USA |
| 122 | 499 Sandpiper Lane, Norman, Oklahoma, 73071, USA |
| 123 | 594 24th Avenue NE, Norman, Oklahoma, 73071, USA |
| 124 | 598 Coalbrook Drive, Norman, Oklahoma, 73071, USA |
| 125 | 698 Accipiter Street, Norman, Oklahoma, 73072, USA |
| 126 | 4799 12th Avenue NW, Norman, Oklahoma, 73069, USA |
| 127 | 103 West Acres Street, Norman, Oklahoma, 73069, USA |
| 128 | 1800 Northcliff Avenue, Norman, Oklahoma, 73071, USA |
| 129 | 8495 East Franklin Road, Norman, Oklahoma, 73026, USA |
| 130 | 8481 East Tecumseh Road, Norman, Oklahoma, 73026, USA |
| 131 | 10999 East Tecumseh Road, Norman, Oklahoma, 73026, USA |
| 132 | 4486 East Franklin Road, Norman, Oklahoma, 73026, USA |
| 133 | 5198 East Franklin Road, Norman, Oklahoma, 73026, USA |
| 134 | 5499 60th Avenue NE, Norman, Oklahoma, 73026, USA |
| 135 | 5192 East Tecumseh Road, Norman, Oklahoma, 73026, USA |
| 136 | 3197 60th Avenue NE, Norman, Oklahoma, 73026, USA |
| 137 | 3801 108th Avenue NE, Norman, Oklahoma, 73026, USA |
| 140 | 3408 Jenkins Avenue, Norman, Oklahoma, 73072, USA |
| 141 | 15295 State Highway 9, Norman, Oklahoma, 73026, USA |
| 142 | 3240 108th Avenue Northeast, Norman, Oklahoma, 73026, USA |
| 143 | 2797 East Robinson Street, Norman, Oklahoma, 73071, USA |
| 144 | 3599 84th Avenue Southeast, Norman, Oklahoma, 73026, USA |
| 145 | 3440 South Jenkins Avenue, Norman, Oklahoma, 73072, USA |
| 146 | 3803 Chautauqua Avenue, Norman, Oklahoma, 73072, USA |
| 149 | 1320 Da Vinci Street, Norman, Oklahoma, 73069, USA |
| 150 | 320 E. Comanche Street, Norman, Oklahoma, 73069, USA |
| 151 | 602 N. Findlay Avenue, Norman, Oklahoma, 73071, USA |

SCHEDULE OF SUB-LIMITED LOCATIONS

Sub-Limited Location Schedule

| Loc. No. | Title | Address |
|-------------------------|-----------------------|--|
| 147 | | 531 East Symmes Street, Norman, Oklahoma, 73071, USA |
| Sub-limit of liability: | | |
| | Location Limit | USD 100,000 not to exceed |
| | Personal Property | NOT COVERED |
| | Real Property | USD 100,000 |
| | Business Interruption | NOT COVERED |

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Insured Name: City of Norman and Norman Utilities Authority

Date: 21 November 2023

Account Number: 57162

Insurer Name: Affiliated FM Insurance Company

The Terrorism Risk Insurance Act of 2002, as amended and extended, gives you the right as part of your property insurance program to elect or reject insurance coverage for locations within the United States or any territory or possession of the United States for losses arising out of acts of terrorism, as defined and certified in accordance with the provisions of the act.

You should know that where coverage is provided 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. Under this formula, the United States government generally pays 80% of covered terrorism losses exceeding a statutorily established deductible paid by the insurer referenced above. The Terrorism Risk Insurance Act, as amended, contains a USD 100 billion cap that limits the U.S. government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one program year exceeds USD 100 billion. If the aggregate insured losses for all insurers exceed USD 100 billion, your coverage may be reduced.

The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the act.

Acceptance or rejection of terrorism insurance coverage: under federal law, you have the right to accept or reject this offer of coverage for terrorist acts covered by the act as part of your property insurance program. If we do not receive this signed disclosure form prior to property insurance program inception date of 1 December 2023, then your property insurance program will reflect your decision not to purchase the terrorism coverage provided by the act.

_____ I hereby elect to purchase coverage for terrorist acts covered by the act for a premium of **USD 16,128**. This premium does not include applicable taxes or surcharges.

_____ I hereby decline this offer of coverage for terrorist acts covered by the act.

Policyholder/Applicant Signature

Date

Print Name