

MEMORANDUM OF INSURANCE					DATE 16-Jul-2025	
<p>This Memorandum is issued as a matter of information only to authorized viewers for their internal use only and confers no rights upon any viewer of this Memorandum. This Memorandum does not amend, extend or alter the coverage described below. This Memorandum may only be copied, printed and distributed within an authorized viewer and may only be used and viewed by an authorized viewer for its internal use. Any other use, duplication or distribution of this Memorandum without the consent of Marsh is prohibited. "Authorized viewer" shall mean an entity or person which is authorized by the insured named herein to access this Memorandum via https://marshdigital.marsh.com/marshconnect/viewMOI.action?clientId=168915280. The information contained herein is as of the date referred to above. Marsh shall be under no obligation to update such information.</p>						
PRODUCER Marsh USA LLC ("Marsh")			COMPANIES AFFORDING COVERAGE			
INSURED American National Red Cross 431 18th Street N.W. Washington District of Columbia 20006 United States			Co. A Old Republic Insurance Company			
			Co. B Factory Mutual Insurance Company			
			Co. C			
			Co. D			
			Co. E			
				Co. F		
COVERAGES						
<p>THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS MEMORANDUM MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS</p>						
CO LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	LIMITS LIMITS IN USD UNLESS OTHERWISE INDICATED	
A	GENERAL LIABILITY Commercial General Liability Claims made	MWZZ313806-25	01-Jul-2025	01-Jul-2026	GENERAL AGGREGATE	USD 5,000,000
					PRODUCTS - COMP/OP AGG	Included
					PERSONAL AND ADV INJURY	USD 5,000,000
					EACH OCCURRENCE	USD 5,000,000
					FIRE DAMAGE (ANY ONE FIRE)	See Additional Information
					MED EXP (ANY ONE PERSON)	USD 10,000
A	AUTOMOBILE LIABILITY	MWTB313807-25	01-Jul-2025	01-Jul-2026	COMBINED SINGLE LIMIT	USD 5,000,000
A	Any Auto	MWZX313810-25	01-Jul-2025	01-Jul-2026	BODILY INJURY (PER PERSON)	
					BODILY INJURY (PER ACCIDENT)	
					PROPERTY DAMAGE	
	EXCESS LIABILITY				EACH OCCURRENCE	
					AGGREGATE	
A	WORKERS COMPENSATION / EMPLOYERS LIABILITY	MWC313809-25	01-Jul-2025	01-Jul-2026	WORKERS COMP LIMITS	Statutory
A	THE	MWXS313805-25	01-Jul-2025	01-Jul-2026	EL EACH ACCIDENT	USD 1,000,000
A	PROPRIETOR / PARTNERS / EXECUTIVE OFFICERS ARE Included	MWFEX313804-25	01-Jul-2025	01-Jul-2026	EL DISEASE - POLICY LIMIT	USD 1,000,000
		MWXS316279-25			EL DISEASE - EACH EMPLOYEE	USD 1,000,000
A	Auto Physical Damage	MWTB313807-25	01-Jul-2025	01-Jul-2026	Actual Cash Value Basis	Comp. Ded. USD 1,000 Coll. Ded. USD 1,000

B	Property	1149885	01-Jul-2025	01-Jul-2026	All risks of physical loss or damage, subject to policy exclusions. Deductibles are as scheduled on the policy.	USD 150,000,000

The Memorandum of Insurance serves solely to list insurance policies, limits and dates of coverage. Any modifications here to are not authorized.

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PRODUCER Marsh USA LLC ("Marsh")	INSURED American National Red Cross 431 18th Street N.W. Washington District of Columbia 20006 United States	
ADDITIONAL INFORMATION Workers Compensation Policy #MWC313809-25 - Includes Employers Liability for monopolistic states of North Dakota, Washington, Wyoming, Puerto Rico, and U.S. Virgin Islands. Specific Excess Workers Compensation Policy #MWXS313805-25 - American National Red Cross is self-insured for Workers Compensation in the following states: Alabama, Georgia, Massachusetts, Michigan, Missouri, Ohio, Pennsylvania, Tennessee, and Virginia. The Excess Liability limits are subject to state approved Self-Insured Retentions. Specific Excess Workers Compensation Policy #MWFEX313804-25 - American National Red Cross is self-insured for Workers Compensation in the following state: Florida. The Excess Liability limit is subject to a state approved Self-Insured Retention. Specific Excess Workers Compensation Policy #MWXS316279-25- American National Red Cross is self-insured for Workers Compensation in the following state: California. The Excess Liability limit is subject to a state approved Self-Insured Retention. As respects to Commercial General Liability Policy #MWZZ313806-25: \$100,000 SIR applies to the Commercial General Liability Policy Damage To Premises Rented To You Limit - USD 5,000,000 Any One Premises. This limit replaces the Fire Damage limit on page 1. Additional Insured - Designated Person or Organization Who is an Insured (Section II) is amended to include as an insured all persons or organizations where required by contract or agreement, but only with respect to liability arising out of the insureds operations or premises owned by or rented to the insured. As respects to Commercial Automobile Policy #MWTB313807-25: Additional Insured - Where Required Under Contract or Agreement (U917 8/89) - It is agreed that this insurance is extended to include the interest of others for whom the Named Insured has agreed under contract to provide auto liability insurance. However, the insurance so provided shall not exceed the scope of		

coverage and/or limits of the policy. Notwithstanding the foregoing sentence, in no event shall the insurance provided exceed the scope of coverage and/or limits required by said contract or agreement.

Lessor - Additional Insured and Loss Payee (CA 2001 10/01) -

A. Coverage

1. Any "leased auto" on file with the carrier will be considered a covered "auto" you own and not a "covered" auto you hire or borrow. For a covered "auto" that is a "leased auto", Who Is An Insured is changed to include as an "insured" the lessor as per on file with the carrier.
2. The coverages provided under this endorsement apply to any "leased auto" on file with the carrier until the expiration date, or when the lessor or his or her agent takes possession of the "leased auto", whichever occurs first.

B. Loss Payable Clause

1. We will pay, as interest may appear, you and the lessor on file with the carrier for "loss" to a "leased auto".
2. The insurance covers the interest of the lessor unless the "loss" results from fraudulent acts or omissions on your part.
3. If we make any payment to the lessor, we will obtain his or her rights against any other party.

C. Cancellation

Should any of the above described policies be cancelled before the expiration date thereof, notice will be delivered in accordance with the policy provisions.

D. The lessor is not liable for payment of your premiums.

E. Additional Definition

As used in this endorsement:

"Leased auto" means an "auto" leased or rented to you, including any substitute, replacement or extra "auto" needed to meet seasonal or other needs, under a leasing or rental agreement that requires you to provide direct primary insurance for the lessor.

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