

SUPPLEMENTAL DECLARATIONS

POLICY LIMITS:

This Company's Maximum Liability in any one Occurrence as a result of all covered loss or damage regardless of the number of locations, coverages, or perils insured under this Policy shall not exceed \$500,000,000 for any one occurrence subject to the following policy sub-limits. Policy sub-limits do not increase the policy limit of \$500,000,000.

POLICY SUB-LIMITS:

The following policy sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to, the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

1a.	\$200,000,000	Earth Movement (Annual Aggregate, for all coverages provided) except;
1b.	\$100,000,000	Earth Movement (Annual Aggregate, for all coverages provided) in ISO Zones 2 and 3 <i>*Excludes Earth Movement for ASU-Jonesboro Location (125A)</i>
2a.	\$100,000,000	Flood (Annual Aggregate, for all coverages provided) except;
2b.	\$40,000,000	Flood (Annual Aggregate, for all coverages provided) in Zone B and Zone X Shaded locations except;
2c.	\$30,000,000	Flood (Annual Aggregate, for all coverages provided) in Zone A locations
3.	\$50,000,000	Mobile Equipment / Single Wide Pre-Manufactured Housing <div><div>a.</div><div><i>Includes transit as well as over the road coverage / collision; except single wide pre-manufactured housing</i></div></div> <div><div>b.</div><div><i>Coverage applies for all Perils Insured under this Policy, including Flood and Earthquake and while offsite</i></div></div>
4.	\$3,000,000	Motor Vehicle Coverage at 1 State Police Plaza, Little Rock, AR 72209
5.	\$10,000	Underground Water Seepage Coverage
6.	\$150,000	Seedling Trees & Plants
7.	\$100,000	Fire Fighting Materials and Expenses
8.	\$5,000,000	Professional Fees
9.	\$1,000,000	Expediting Expenses
10.	\$100,000	Landscaping Improvements not to exceed a limit of \$1,000 per item
11.	\$100,000	Pavements and Roadways
12.	\$100,000	Land and Water Clean Up Expense (Annual Aggregate, for Named Perils Only)

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13.	\$250,000	Installation Floater
14.	\$25,000,000	Newly Acquired Property – 180 Days Reporting
15.	\$5,000,000	Unnamed Locations Coverage
16.	\$30,000,000	Fine Arts / Collections
17.	\$5,000,000	Accounts Receivable
18.	\$10,000,000	Valuable Papers and Records
19.	\$25,000,000	Electronic Data and Media Property Damage
20.	Demolition and Increased Cost of Construction:	
	Policy Limit	Item A: Undamaged Portion
	\$50,000,000	Item B: Demolition
	\$5,000,000	Item C: Compliance with the Law
	\$1,000,000	Item D: Business Interruption
21.	\$5,500,000	Errors and Omissions
22.	\$5,000,000	Personal Property in Transit
		– DOES NOT INCLUDE MOBILE EQUIPMENT (refer to Mobile Equipment sub-limit above) or SINGLE WIDE PRE MANUFACTURED HOUSING
		Except;
	\$250,000	Transit as regards Fine Arts / Collections
23.	Terrorism Coverage	
	\$500,000,000	A. United States Certified Act of Terrorism coverage
	Not Covered	B. Terrorism Coverage for Locations Outside of the United States (Annual Aggregate, for all coverages provided)
24.	\$250,000	Fungus, Mold or Mildew
25.	\$100,000	Deferred Payment
26.	\$5,000,000	Off-Premises Service Interruption – Property Damage/Business Interruption – Combined Limit
		- Includes but not limited to telephone and telecommunication; to include overhead and transmission lines for indirect (Business Interruption/Extra Expense Only) subject to \$1,000,000 Food Spoilage Sub-Limit;
		In the event of loss or damage covered by this policy, no coverage is provided unless the service interruption exceeds 24 hours beginning from the time of loss or damage covered by this policy. If the service interruption exceeds 24 hours, the loss will be calculated from the time of loss or damage covered by this policy, subject to the policy retention.
27.	\$100,000	Arson or Theft Reward
28.	\$50,000	Money
29.	\$100,000	Locks and Keys

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30.	\$100,000	Tenants Legal Liability and Expense
31.	\$1,000,000	Soft Costs
32.	\$2,500	Per Employee, Per Occurrence for Personal Property of Employees
33.	\$100,000,000	Debris Removal
34.	Included	Property Removed from Described Locations
35.	Included	Protection and Preservation of Property

- Business Interruption:

- A. \$429,962,875 Gross Earnings (Tuition and Fees Included as indicated below) – only applies at the following state agencies:
- a. Agency 105: Southern Arkansas University (*Tuition and Fees not Included*)
 - b. Agency 120: Arkansas State University – Beebe (*Tuition and Fees Included*)
 - c. Agency 130: Arkansas Technical University (*Tuition and Fees Included*)
 - d. Agency 165: University of Central Arkansas (*Tuition and Fees Included*)
 - e. Agency 900: Arkansas Department of Parks and Tourism
 - f. Agency 615: DFA-Division of Building Authority
 - g. Agency 128: Arkansas State University – Mountain Home (*Tuition and Fees Included*)
 - h. Agency 125A: Arkansas State University – Jonesboro (*Tuition and Fees Included*)
 - i. Agency 675: Black River Technical College (*Tuition and Fees Included*)

- Changes made to Gross Earnings limits for above Agencies are approved up to \$5,000,000 without prior notification to Carrier. However, changes must be included in the Semi-Annual reporting. Any changes above \$5,000,000 need to be submitted for Carrier approval.

- Ordinary Payroll can be added subject to 365 days limitation. Prior approval must be obtained.

- B. \$50,000,000 Extra Expense Per Occurrence
Limits apply per Endorsement B
- C. \$10,000 Gross Earnings from Property in Transit
- D. 365 Days of Ordinary Payroll to apply for the following locations **only**:
* Agency 120 - Arkansas State University – Beebe

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* Agency 128: Arkansas State University – Mountain Home

* Agency 125A: Arkansas State University – Jonesboro

* Agency 675: Black River Technical College

* Agency 165: University of Central Arkansas

* Agency 130: Arkansas Tech University

* Agency 900: Arkansas Department of Parks and Tourism

E.	120	Days of Civil Authority subject to a distance limitation of 25 miles
F.	\$10,000	Contingent Business Interruption
G.	\$5,000,000	Research and Development Expense
H.	120	Days subject to a distance limitation of 25 miles and a maximum of \$2,500,000 - Ingress/Egress
I.	\$100,000	Tax Treatment
J.	90	Days of Extended Period of Indemnity
K.	Included in Physical Damage Sub-Limit Above	Off-Premises Service Interruption – Business Interruption

The above Policy Sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof.

With respect to items A. and J. the number of days is part of and not in excess to any other outstanding sub-limits of liability.

MAXIMUM AMOUNT PAYABLE: In the event of loss under the policy, the liability of the Insurer(s) shall be limited to the least of the following:

- a.) The actual adjusted amount of loss, less applicable deductible(s):
- b.) Any other Limit of Liability or Sublimit of Insurance or Amount of Insurance specifically stated in this policy to apply to any particular insured loss or coverage or location;
- c.) The Agreed Amount values stated in the latest Schedule of Values or other documentation on file with the Insurer(s) separately for each of the following categories: Mobile Equipment, Fine Arts/Collections, Real Property and Business Personal Property.