STATE FARM GENERAL INSURANCE COMPANY

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS RENEWAL DECLARATIONS

Po Box 853925 Richardson, TX 75085-3925

Named Insured

AT2

000281

M-02-0290-FBA4 F U 3125

KELLY, KEVIN 598 COCHRANE AVE UKIAH CA 95482-5621

Policy Number 97-WK-2871-8

Policy Period Effective Date FEB 1 2021 12 Months

Expiration Date FEB 1 2022

The policy period begins and ends at 12:01 am standard time at the premises location.

Agent and Mailing Address

JAY EPSTEIN INS AGCY INC 704 E PERKINS ST STE B UKIAH CA 95482-2004

PHONE: (707) 468-0179



- ին-իլիանդիկունդիվի-իլիկիլիկորնդի-ննկիկովիրի

Medical Office Policy

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: Individual

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM

634.00

Discounts Applied: Renewal Year Years in Business Claim Record

Prepared NOV 19 2020 CMP-4000

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Medical Office Policy for KELLY, KEVIN Policy Number 97-WK-2871-8

SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property	Seasonal Increase- Business Personal Property
001	598 COCHRANE AVE UKIAH CA 95482-5621	\$ 110,600	\$ 8,300	25%

^{*} As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Cov A - Inflation Coverage Index: 231.8 Cov B - Consumer Price Index: 260.3

SECTION I - DEDUCTIBLES

Basic Deductible \$500

Special Deductibles:

Money and Securities \$250 Employee Dishonesty \$250 Equipment Breakdown \$500

Other deductibles may apply - refer to policy.

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Medical Office Policy for KELLY, KEVIN Policy Number 97-WK-2871-8



SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - EACH DESCRIBED PREMISES

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

RENEWAL DECLARATIONS (CONTINUED)

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable On Premises Off Premises	\$50,000 \$15,000
Arson Reward	\$5,000
Back-Up Of Sewer Or Drain	\$15,000
Brands And Labels	\$25,000
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Forgery Or Alteration	\$10,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000

Medical Office Policy for KELLY, KEVIN Policy Number 97-WK-2871-8

Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000	
Ordinance Or Law - Equipment Coverage	Included	
Outdoor Property	\$5,000	
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$5,000	
Personal Property Off Premises	\$15,000	
Physicians And Surgeons Equipment	Coverage B Limit	
Pollutant Clean Up And Removal	\$10,000	
Preservation Of Property	30 Days	
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500	
Signs	\$2,500	
Spoilage (applies only to those premises provided Coverage B - Business Personal Property) Expediting Expenses On Premises	\$1,000 \$20,000	
Off Premises	\$5,000	
Valuable Papers And Records On Premises Off Premises	\$50,000 \$15,000	

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Dependent Property - Loss Of Income	\$5,000
Employee Dishonesty	\$10,000

Medical Office Policy for KELLY, KEVIN Policy Number 97-WK-2871-8

Utility Interruption - Loss Of Income

\$10,000

Loss Of Income And Extra Expense

Actual Loss Sustained - 12 Months

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$2,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$4,000,000
General Aggregate	\$4,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

CMP-4101	Businessowners Coverage Form
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4409	Physicians and Surgeons
CMP-4721	Ex Personal Advertising Injury
CMP-4713.1	Excl Testing Consulting E&O
CMP-4825	Brands and Labels
CMP-4698	Back-Up of Sewer or Drain
CMP-4704.1	Dependent Prop Loss of Income
CMP-4710	Employee Dishonesty

Prepared NOV 19 2020 CMP-4000

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Medical Office Policy for KELLY, KEVIN Policy Number 97-WK-2871-8

CMP-4709	Money and Securities
CMP-4471	Spoilage Coverage
CMP-4703.1	Utility Interruption Loss Incm
CMP-4705.2	Loss of Income & Extra Expense
CMP-4786.1	Addl Insd Owners Lessee Sched
CMP-4260.1	Amendatory Endorsement-CA
CMP-4261	Amendatory Endorsement
FD-6007	Inland Marine Attach Dec
	* New Form Attached

SCHEDULE OF ADDITIONAL INTERESTS

Interest Type: Addl Insured-Section II

Endorsement #: CMP47861

Loan Number: N/A

COUNTY OF HUMBOLDT ATTN: RISK MANAGEMENT 825 5TH ST RM 131

EUREKA CA 955011107

This policy is issued by the State Farm General Insurance Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm General Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Youall
Secretary

Thomas Coulcy
President

NOV 19 2020

Continued on Next Page

Medical Office Policy for KELLY, KEVIN Policy Number 97-WK-2871-8



IMPORTANT NOTICE:

California law requires us to provide you with information for filing complaints with the State Insurance Department regarding the coverage and service provided under this policy.

Your agent's name and contact information are provided on the front of this document. Another option is to reach out by mail or phone directly to:

State Farm[®] Executive Customer Service PO Box 2320 Bloomington IL 61702 Phone # 1-800-STATEFARM (1-800-782-8332)

Department of Insurance complaints should be filed only after you and State Farm or your agent or other company representative have failed to reach a satisfactory agreement on a problem.

California Department of Insurance Consumer Services Division 300 South Spring Street Los Angeles, CA 90013 Phone # 1-800-927-HELP (4357) or visit <u>www.insurance.ca.gov/01-consumers</u>

NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

Medical Office Policy for KELLY, KEVIN Policy Number 97-WK-2871-8

Your coverage amount....

It is up to you to choose the coverage and limits that meet your needs. We recommend that you purchase a coverage limit equal to the estimated replacement cost of your structure. Replacement cost estimates are available from building contractors and replacement cost appraisers, or, your agent can provide an estimate from Xactware, Inc. using information you provide about your structure. We can accept the type of estimate you choose as long as it provides a reasonable level of detail about your structure. State Farm does not guarantee that any estimate will be the actual future cost to rebuild your structure. Higher limits are available at higher premiums. Lower limits are also available, as long as the amount of coverage meets our underwriting requirements. We encourage you to periodically review your coverages and limits with your agent and to notify us of any changes or additions to your structure.

STATE FARM GENERAL INSURANCE COMPANY

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS INLAND MARINE ATTACHING DECLARATIONS

Po Box 853925 Richardson, TX 75085-3925

Named Insured

M-02-0290-FBA4 F U

KELLY, KEVIN 598 COCHRANE AVE UKIAH CA 95482-5621

Policy Number	97-WK-2871-8	
Policy Period 12 Months	Effective Date FEB 1 2021	Expiration Date FEB 1 2022
time at the premise	pegins and ends at es location.	IZ:UI am standard



ATTACHING INLAND MARINE

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Annual Policy Premium

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Included

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

Forms, Options, and Endorsements

Amendatory Endorsement FE-6271 **Inland Marine Conditions** FE-8739 **Inland Marine Computer Prop** FE-8745

See Reverse for Schedule Page with Limits

Prepared NOV 19 2020 FD-6007

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ATTACHING INLAND MARINE SCHEDULE PAGE

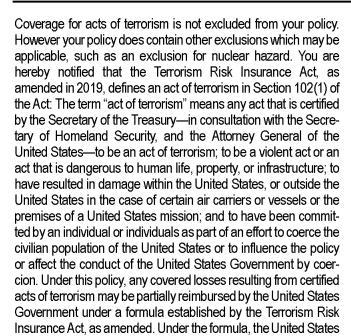
ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	_	IMIT OF NSURANCE	DEDU(AMOU	– – –	ANNUAL PREMIUM
FE-8745	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ \$	25,000 25,000	\$	500	Included Included

NOV 19 2020

In accordance with the Terrorism Risk Insurance Act of 2002 as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2019, this disclosure is part of your policy.

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE



Government generally reimburses 80% beginning on January 1.

2020 of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

There is no separate premium charged to cover insured losses caused by terrorism. Your insurance policy establishes the coverage that exists for insured losses. This notice does not expand coverage beyond that described in your policy.

THIS IS YOUR NOTIFICATION THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER YOUR POLICY MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE YOUR COVERAGE.

FE-6999.3

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97-WK-2871-8 001151 M 1146

STATE FARM GENERAL INSURANCE COMPANY

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS RENEWAL DECLARATIONS

Po Box 853925 Richardson, TX 75085-3925

AddI Insured-Section II Only

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000282

COUNTY OF HUMBOLDT ATTN: RISK MANAGEMENT 825 5TH ST RM 131 EUREKA CA 95501-1107 M-02-0290-FBA4 F U 3125

Policy Number

Policy Period

12 Months

Named Insured KELLY, KEVIN 598 COCHRANE AVE UKIAH CA 95482-5621

97-WK-2871-8

Expiration Date

FEB 1 2022

Effective Date

FEB 1 2021

The policy period begins and ends at 12:01 am standard time at the premises location.



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Medical Office Policy

Automatic Renewal - If the **policy period** is shown as **12 months**, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Entity: Individual

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

POLICY PREMIUM

634.00

Discounts Applied: Renewal Year Years in Business Claim Record

Prepared NOV 19 2020 CMP-4000

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SECTION I - PROPERTY SCHEDULE

Location Number	Location of Described Premises	Limit of Insurance* Coverage A - Buildings	Limit of Insurance* Coverage B - Business Personal Property	Seasonal Increase- Business Personal Property
001	598 COCHRANE AVE UKIAH CA 95482-5621	\$ 110,600	\$ 8,300	25%

^{*} As of the effective date of this policy, the Limit of Insurance as shown includes any increase in the limit due to Inflation Coverage.

SECTION I - INFLATION COVERAGE INDEX(ES)

Cov A - Inflation Coverage Index: 231.8 Cov B - Consumer Price Index: 260.3

SECTION I - DEDUCTIBLES

Basic Deductible \$500

Special Deductibles:

Money and Securities \$250 Employee Dishonesty \$250 Equipment Breakdown \$500

Other deductibles may apply - refer to policy.

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Medical Office Policy for COUNTY OF HUMBOLDT Policy Number 97-WK-2871-8

The coverages and corresponding limits shown below apply separately to each described premises shown in these Declarations, unless indicated by "See Schedule." If a coverage does not have a corresponding limit shown below, but has "Included" indicated, please refer to that policy provision for an explanation of that coverage.

COVERAGE	LIMIT OF INSURANCE
Accounts Receivable On Premises Off Premises	\$50,000 \$15,000
Arson Reward	\$5,000
Back-Up Of Sewer Or Drain	\$15,000
Brands And Labels	\$25,000
Collapse	Included
Damage To Non-Owned Buildings From Theft, Burglary Or Robbery	Coverage B Limit
Debris Removal	25% of covered loss
Equipment Breakdown	Included
Fire Department Service Charge	\$5,000
Fire Extinguisher Systems Recharge Expense	\$5,000
Forgery Or Alteration	\$10,000
Glass Expenses	Included
Increased Cost Of Construction And Demolition Costs (applies only when buildings are insured on a replacement cost basis)	10%
Money And Securities (Off Premises)	\$5,000
Money And Securities (On Premises)	\$10,000
Money Orders And Counterfeit Money	\$1,000
Newly Acquired Business Personal Property (applies only if this policy provides Coverage B - Business Personal Property)	\$100,000

Prepared NOV 19 2020 CMP-4000

Page 3 of 7

Medical Office Policy for COUNTY OF HUMBOLDT Policy Number 97-WK-2871-8

Newly Acquired Or Constructed Buildings (applies only if this policy provides Coverage A - Buildings)	\$250,000	
Ordinance Or Law - Equipment Coverage	Included	
Outdoor Property	\$5,000	
Personal Effects (applies only to those premises provided Coverage B - Business Personal Property)	\$5,000	
Personal Property Off Premises	\$15,000	
Physicians And Surgeons Equipment	Coverage B Limit	
Pollutant Clean Up And Removal	\$10,000	
Preservation Of Property	30 Days	
Property Of Others (applies only to those premises provided Coverage B - Business Personal Property)	\$2,500	
Signs	\$2,500	
Spoilage (applies only to those premises provided Coverage B - Business Personal Property)		
Expediting Expenses On Premises Off Premises	\$1,000 \$20,000 \$5,000	
Valuable Papers And Records On Premises Off Premises	\$50,000 \$15,000	

SECTION I - EXTENSIONS OF COVERAGE - LIMIT OF INSURANCE - PER POLICY

The coverages and corresponding limits shown below are the most we will pay regardless of the number of described premises shown in these Declarations.

COVERAGE	LIMIT OF INSURANCE
Dependent Property - Loss Of Income	\$5,000
Employee Dishonesty	\$10,000

Medical Office Policy for COUNTY OF HUMBOLDT Policy Number 97-WK-2871-8

Utility Interruption - Loss Of Income

\$10,000

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Loss Of Income And Extra Expense

Actual Loss Sustained - 12 Months

SECTION II - LIABILITY

COVERAGE	LIMIT OF INSURANCE
Coverage L - Business Liability	\$2,000,000
Coverage M - Medical Expenses (Any One Person)	\$5,000
Damage To Premises Rented To You	\$300,000
AGGREGATE LIMITS	LIMIT OF INSURANCE
Products/Completed Operations Aggregate	\$4,000,000
General Aggregate	\$4,000,000

Each paid claim for Liability Coverage reduces the amount of insurance we provide during the applicable annual period. Please refer to Section II - Liability in the Coverage Form and any attached endorsements.

Your policy consists of these Declarations, the BUSINESSOWNERS COVERAGE FORM shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

FORMS AND ENDORSEMENTS

CMP-4101	Businessowners Coverage Form
FE-6999.3	*Terrorism Insurance Cov Notice
CMP-4409	Physicians and Surgeons
CMP-4721	Ex Personal Advertising Injury
CMP-4713.1	Excl Testing Consulting E&O
CMP-4825	Brands and Labels
CMP-4698	Back-Up of Sewer or Drain
CMP-4704.1	Dependent Prop Loss of Income
CMP-4710	Employee Dishonesty

Prepared NOV 19 2020 CMP-4000

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Medical Office Policy for COUNTY OF HUMBOLDT Policy Number 97-WK-2871-8

CMP-4709	Money and Securities
CMP-4471	Spoilage Coverage
CMP-4703.1	Utility Interruption Loss Incm
CMP-4705.2	Loss of Income & Extra Expense
CMP-4786.1	Addl Insd Owners Lessee Sched
CMP-4260.1	Amendatory Endorsement-CA
CMP-4261	Amendatory Endorsement
FD-6007	Inland Marine Attach Dec
	* New Form Attached

This policy is issued by the State Farm General Insurance Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm General Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

Lynne M. Yourll
Secretary

resident

Thomas Couley

IMPORTANT NOTICE:

California law requires us to provide you with information for filing complaints with the State Insurance Department regarding the coverage and service provided under this policy.

Your agent's name and contact information are provided on the front of this document. Another option is to reach out by mail or phone directly to:

State Farm[®] Executive Customer Service PO Box 2320 Bloomington IL 61702 Phone # 1-800-STATEFARM (1-800-782-8332)

Department of Insurance complaints should be filed only after you and State Farm or your agent or other company representative have failed to reach a satisfactory agreement on a problem.

California Department of Insurance Consumer Services Division 300 South Spring Street Los Angeles, CA 90013 Phone # 1-800-927-HELP (4357) or visit www.insurance.ca.gov/01-consumers

Medical Office Policy for COUNTY OF HUMBOLDT Policy Number 97-WK-2871-8



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NOTICE TO POLICYHOLDER:

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.

Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.

If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.

Please keep this with your policy.

STATE FARM GENERAL INSURANCE COMPANY

A STOCK COMPANY WITH HOME OFFICES IN BLOOMINGTON, ILLINOIS INLAND MARINE ATTACHING DECLARATIONS

Po Box 853925 Richardson, TX 75085-3925

Named Insured

M-02-0290-FBA4 F U

KELLY, KEVIN 598 COCHRANE AVE UKIAH CA 95482-5621

Policy Number	97-WK-2871-8	}
Policy Period 12 Months	Effective Date FEB 1 2021	Expiration Date FEB 1 2022
time at the premis	begins and ends at es location.	12:U1 am standard



ATTACHING INLAND MARINE

Automatic Renewal - If the policy period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

Annual Policy Premium

Included

The above Premium Amount is included in the Policy Premium shown on the Declarations.

Your policy consists of these Declarations, the INLAND MARINE CONDITIONS shown below, and any other forms and endorsements that apply, including those shown below as well as those issued subsequent to the issuance of this policy.

Forms, Options, and Endorsements

Amendatory Endorsement FE-6271 **Inland Marine Conditions** FE-8739 **Inland Marine Computer Prop** FE-8745

See Reverse for Schedule Page with Limits

Prepared NOV 19 2020 FD-6007

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ATTACHING INLAND MARINE SCHEDULE PAGE

ATTACHING INLAND MARINE

ENDORSEMENT NUMBER	COVERAGE	_	IMIT OF NSURANCE	DEDUC AMOU		ANNUAL PREMIUM
FE-8745	Inland Marine Computer Prop Loss of Income and Extra Expense	\$ \$	25,000 25,000	\$	500	Included Included

NOV 19 2020