

MARKET ACCESS CORPORATION
50 North Brockway, Suite 3-2
Palatine, IL 60067
phone (847) 221-2100 - fax # (847) 221-2520

January 4, 2016

Ms. Yvonne Aubrey
City of Cedar Rapids
3851 River Ridge Drive NE
Cedar Rapids, IA 52402

Re: Certain Clients of the City of Cedar Rapids, IA, for Special Events Endorsed to
the Policy – Renewal of ESE155007

Dear Yvonne,

We are pleased to offer renewal terms for the captioned policy on behalf of Certain
Underwriters at Lloyds', London as follows:

Policy Period:	1/01/2016 - 1/01/2017
Limits:	\$2,000,000 per Occurrence \$2,000,000 per EVENT Aggregate
Deductible:	Nil
Minimum & Deposit Premium*:	\$500
Subject to Audit:	yes - scheduled events
Coverage:	2004 ISO Commercial General Liability

*Plus a \$250 Audit/Inspection Fee due Market Access, \$7.50 Surplus Lines Tax and
\$25 filing fee

Policy will be issued using the Fax-To-Bind Program format. Event notification must be
received 24 hours prior to the event taking place. Attached is a current E/Z Rate Chart
with the applicable charges for scheduled events that are not of a referral nature.
Endorsements will be issued on monthly basis for events which have been bound.

This policy contains a War and Terrorism Exclusion. The policy provides for a "buy
back" option as defined in the Terrorism Risk Insurance Act of 2002 at an additional
charge of \$50. There will also be an increase of the premiums shown in the rate chart
by 10% if this option is chosen. See attached disclosure notice. It will be necessary for
you to sign this statement accepting or declining this coverage, if we bind the account.

If I can answer any questions or otherwise be of assistance, please do not hesitate to
contact me. Please advise if you would like coverage bound.

Sincerely,



Nancy C. Anderson
Executive Vice President

Certain Clients of the City of Cedar Rapids, IA, for Special Events Endorsed onto the Policy

LIMITS OF LIABILITY

\$2,000,000 per Event Aggregate
\$2,000,000 products & Comp. Operations Aggregate
\$2,000,000 per Occurrence
\$1,000,000 Personal & Advertising Injury
\$ 50,000 Fire Damage
\$ Nil Deductible per claim

COVERAGES INCLUDED

- Bodily injury and property damage
- Personal injury
- Advertising injury
- Products/Completed operations

ADDITIONAL CONDITIONS

- Maximum Aggregate Liability
- Specified Activities and/or Location(s) Limitation

EXCLUSIONS

- Abuse, molestation, assault & battery
- Alternative, Hip-Hop & Rap Concerts
- Amusement devices/mechanical/inflatable devices
- Aircraft, airports, aviation type risks
- Animals - injury to or caused by any animal
- Automobiles/vehicular exposures (Bodily Injury & Property Damage)
- Bungee-related activities
- CCC
- Concerts of a riotous or inflammatory nature, creating civil disobedience
- Cross suits
- Employment related practices
- Firearms & Similar Weapons
- Fireworks & Pyrotechnics
- Fungi or Bacteria
- Liquor (Absolute Liquor Exclusion)
- Moshing, stage diving, crowd surfing, slam dancing
- Mold and Fungi
- Pollution, lead paint, asbestos & Mold
- Punitive damages
- Performer and athletic participant injuries
- Riot, civil commotion
- Rodeos
- Security Guards
- Vendors (independent)
- Volunteers (bodily injury to)
- War and Terrorism

PLEASE NOTE: In the interest of Full Disclosure we require that the insured has full knowledge that he/she is being charged any fee(s) shown above. The applicant's signature below is acknowledgment of said charge.

I am aware that the information provided to the Company has been used for underwriting purposes and is intended to influence the decision to write the insurance coverage. False or misleading answers may cause denial of coverage and/or prosecution. I attest to the fact that there have been no claims for prior event of this nature. I have read and understand and accept the Coverage, Limits and Exclusions as shown. Please bind coverage as quoted.

Signed  Date 1-13-16

QUOTE VALID FOR 45 DAYS - Terms may not comply with the coverage specifications requested. Coverages are subject to the Company's forms & endorsements. A specimen copy of the policy can be obtained for your review prior to binding coverage.

Correspondents at Lloyd's, London

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended ("TRIA"), that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, as amended: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 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 IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

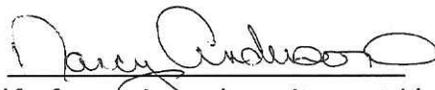
THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

	I hereby elect to purchase coverage for acts of terrorism for a prospective premium of 10%.
✓	I hereby elect to have coverage for acts of terrorism excluded from my policy. I understand that I will have no coverage for losses arising from acts of terrorism.

Special Event Clients of the City of Cedar Rapids



Policyholder/Applicant's Signature



behalf of certain underwriters at Lloyd's

Casey Drew

Print Name

Policy Number

1/13/16

Date

LMA9104

12 January 2015

Correspondents at Lloyd's, London