

TO: All Customers
FROM: Evergreen Indemnity
RE: Evergreen Protection Plus
DATE: June 9, 2009

Effective August 1, 2009, Evergreen Indemnity will provide several new and noteworthy enhancements to your insurance policy, including additional insurance coverages. This is being done for no additional cost to you as part of our 35th Anniversary celebration. It's a way of thanking you for your loyalty throughout the years.

We have analyzed several areas of our policy and are making improvements and additions that make sense for you. There are more than twenty improvements or additions in all.

Below is a summary of the improvements to your policy. We have:

- 🌲 Changed the definition of Business Personal Property from being located in or on a described building or within 100 feet in the open to now be within 1,500 feet of the described premises.
- 🌲 Changed the reporting period for Extended Business Income from 30 days to 90 days.
- 🌲 Changed the amount of additional coverage for Fire Department Service Charges from \$1,000 to \$25,000
- 🌲 Added additional coverage for Fire Extinguisher Recharge for up to \$10,000
- 🌲 Added coverage for Inventory & Appraisals up to \$10,000
- 🌲 Added coverage for Lock Replacement up to \$1,000
- 🌲 Changed the amount of Pollutant Clean Up & Removal from \$10,000 to \$25,000
- 🌲 Added coverage for Reward Reimbursement up to \$5,000
- 🌲 Added coverage for Accounts Receivables up to \$25,000
- 🌲 Added coverage for AEDs (Automated External Defibrillator) up to \$5,000
- 🌲 Added coverage for Sprinkler Leakage due to Earthquake up to \$25,000
- 🌲 Added coverage for Horses up to \$2,500 per horse and \$10,000 aggregate and Hunting Dogs up to \$1,000 per dog and \$5,000 aggregate
- 🌲 Changed the notification period for Newly Constructed Property from 30 days to 180 days
- 🌲 Changed the Ordinance and Law coverage to allow up to the building limit on undamaged portions of the building instead of limited to 10%
- 🌲 Changed the coverage for Personal Effects from \$2,500 to \$5,000
- 🌲 Changed the coverage for Property in Transit from \$5,000 to \$10,000

- 🌲 Added coverage for Sewer or Drain Back Up to \$25,000
- 🌲 Changed the policy to only take one deductible per loss to the policy instead of per loss to the line of business
- 🌲 Added coverage for Refrigerated Property for up to \$2,500
- 🌲 Added coverage for Well Clean-Up for up to \$5,000

This letter is only a summary of the changes. If there is any conflict or question about how these coverages will apply, the actual policy forms that are part of your policy will determine coverage.

In an effort to be environmentally friendly we have not sent you all of the forms that make up these changes. If you would like to review the forms in their entirety you can get them by:

- 🌲 Calling 1-800-343-7900 or e-mailing us at info@evergreenindemnity.com to request a copy of the forms to be sent to you.
- 🌲 Logging on to www.evergreenindemnity.com, go to the client only section where you will find past issues of *The Source* and there is a copy of the forms posted there for you to view or print.
- 🌲 When your policy next renews the forms will be included as part of your next policy automatically.

These additions and improvements are based on the growing needs of our customers and reflect the real needs of running a campground today. We are pleased to offer you these and we thank you again for your continued loyalty to Evergreen. If you have questions about your coverage, please visit our [website](#) or call your agent. You may also call 1-800-343-7900.