

Agent Alliance Insurance Company

Commercial Lines Policy

Administrative Office:

450 W Hanes Mill Road, Suite 101
Winston-Salem, NC 27105

The insurance hereby evidenced is written by an approved non-licensed insurer in the State of Ohio and is not covered in case of insolvency by the Ohio Insurance Guaranty Association.

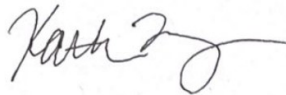
**Evelina K. Montcrieffe
Seattle Specialty Insurance Services, Inc.**

This policy consists of:

- Declarations
- Common Policy Conditions
- One or more coverage parts.
- A coverage part consists of:
 - One or more coverage forms
 - Applicable forms and endorsements

Agent Alliance Insurance Company

In Witness Whereof, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.



Kathryn Irej
President



Julie E Cho
Secretary



AGENT ALLIANCE INSURANCE COMPANY
Winston Salem, North Carolina

**STORAGE PROTECTION POLICY
DECLARATIONS**

Policy Number: AAS0000D32

1. Named Insured:
Enrolled Tenants of Storage Facility

2. Agent/Administrator:
Seattle Specialty Insurance Services
7350 N. Dobson Rd, Suite 101
Scottsdale, AZ 85256

3. Policy Period: From April 17, 2026 To April 17, 2027
(12:01 am. Standard Time at the Address of the insured property)

4. Property Insured:
This Policy provides limited coverage for a tenant’s personal property or the personal property of others for which you may be liable or have assumed liability prior to a loss while in storage within the enclosed storage space described in the Rental Agreement. The “tenant” is the Named Insured.

5. Coverages Provided:
All coverages, terms and conditions are as set forth in this Insurance Policy and the following forms:
Storage Protection Policy – NG.SPP.01.003

6. Limits of Insurance & Premium:
LIMITS OF LIABILITY : Storage Protection Limit in respect of one loss due to a covered peril.
Limit of Liability and applicable premium apply as selected on the Tenant Application at the time of enrollment.

Limit of Liability for Covered Perils	Includes Flood Rider	Premium	Installment Fee	Surplus Lines Tax	Stamping Fee	Other Applicable Taxes	Total Cost
\$1,000	YES	\$3.80	\$1.00	\$0.20	\$0.00	\$0.00	\$5.00
\$2,000	YES	\$4.75	\$1.00	\$0.25	\$0.00	\$0.00	\$6.00
\$3,000	YES	\$5.70	\$1.00	\$0.30	\$0.00	\$0.00	\$7.00
\$5,000	YES	\$9.50	\$1.00	\$0.50	\$0.00	\$0.00	\$11.00
\$10,000	YES	\$17.10	\$1.00	\$0.90	\$0.00	\$0.00	\$19.00

7. Deductibles:
\$250 per occurrence

8. Storage Facility:
LKZinnia LLC dba Storage North
1980 US Highway 23 North
Delaware OH 43015

Date Countersigned: 4/20/2026

By: 
Authorized Representative

Policy Number: AAS0000D32

GENERAL CHANGE ENDORSEMENT

Endorsement No: 1

Effective Date: 04/17/26

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

In consideration of the basis upon which this Policy has been issued it is agreed between the Named Insured and the Insuring Company that the following will apply to the Policy.

The physical addresses of the insured properties are:

2000 US Highway 23 North
Delaware, OH 43015

And

2210 US Highway 23 North
Delaware, OH 43015

Schedule of Forms and Endorsements

POLICY FORMS

	Policy Jacket and Signature Page
NG.SPP.01.001	Declarations Page
NG.SPP.01.002	Schedule of Forms and Endorsements
NG.SPP.01.003	Policy

ADDITIONAL FORMS

NG.TPP.02.003	Notice To Policyholder
202304	Carrier Privacy Notice

Schedule of Deductibles

	<u>per occurrence, per unit</u>
All Other Covered Perils	\$250

**STORAGE PROTECTION POLICY
AGENT ALLIANCE INSURANCE COMPANY
MASTER POLICY CERTIFICATE**

This is to certify that the undersigned has arranged coverage as hereinafter specified and underwritten by Agent Alliance Insurance Company.

DEFINITIONS

When used in reference to this policy, "**you**" and "**your**" refer to the persons) named as tenant in the Rental Agreement "**we**," "**us**" and "**our**" refer to the insurance company. In addition, certain words and phrases are defined as follows:

OWNER - shall mean the owner, landlord, lessor or operator of the self storage facility.

RENTAL AGREEMENT- means the Rental Agreement executed and in effect between you and the "owner".

APPLICATION- means the "Application For or Rejection of Coverage under the Storage Protection Insurance Application you completed.

COVERAGE AMOUNT- means coverage limit that you designated by your initials in the application for coverage.

CHARGE- means the amount shown in the application as payment for your coverage provided under this policy.

AGREEMENT

We will provide coverage under The Master Certificate in consideration of your payment of the charge shown in the Storage Protection Insurance Application.

EFFECTIVE DATE

This policy attaches on the date shown in the Rental Agreement. This policy shall remain in effect until terminated or cancelled as provided by this certificate.

INSURED PROPERTY

We cover your personal property or the personal property of others for which you may be liable or have assumed liability prior to a loss while in storage within the enclosed storage space described in the Rental Agreement.

PERILS INSURED AGAINST

We cover direct loss to property insured by the following perils, except as otherwise excluded but limited to the Coverage Amount.

- a) Fire or Lightning
- b) Windstorm or Hail
- c) Explosion or Sonic Boom
- d) Strikes, Riot, or Civil Commotion
- e) Aircraft, Self-propelled Missiles or Spacecraft
- f) Vehicles
- g) Smoke
- h) Landslide, including sink hole collapse
- i) Vandalism or Malicious Mischief
- j) Falling objects, provided the exterior of building containing the property is first damaged by such a fall
- k) Weight of Ice, Snow or Sleet
- l) Collapse of Buildings containing the insured property, other than by earthquake
- m) Water Damage except as excluded under Paragraphs (b) and (c) "Exclusions"
- n) Vermin: We will pay up to \$250 under this certificate to cover loss or damage by vermin to insured property while in the enclosed storage space. For the purposes of this additional coverage, vermin means various small animals, including but not limited to rodents and/or insects that are destructive. However, we will not pay for any loss or damage caused by the Cimicidae family of insects ("bed bugs"). Additionally, we will not pay for loss or damage under this coverage if any food, food product or ingestible is stored in the storage space with the insured property.

FLOOD RIDER

We cover direct loss to property Insured by the following perils, except as otherwise excluded but limited to the Coverage Amount.

- a) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not.

ADDITIONAL COVERAGES

We will also provide these additional coverages up to the amounts stated below. These additional coverages do not increase the Coverage Amount.

BURGLARY - 100% of the Coverage Amount for each insured loss by burglary or holdup. The term Burglary shall mean the act of stealing property by forcible entry into the storage space described in the Rental Agreement; however, this coverage only applies when such storage space is securely locked at the time of the forcible entry.

DEBRIS REMOVAL - 20% of the Coverage Amount under the Master Certificate to cover the necessary expense incurred in the removal of debris from the storage space described in the Rental Agreement following an insured loss.

TRANSIT - 100% of the Coverage Amount under the Master Certificate for loss by fire or by the collision or overturn of a motor vehicle or trailer upon which insured property is being transported while such property is in transit to or from the storage space, provided the property is within 50 miles of the described storage facility.

EXTRA RENTAL SPACE - 20% of the Coverage Amount under the Master Certificate to cover the extra expense necessarily incurred by you for the rental of substitute storage when occupancy of the described storage space is prevented as a result of loss or damage to storage facility building by a covered peril in this certificate.

EXCLUSIONS

We do not cover:

- a) Accounts, bills, currency, deeds, evidence of debt, evidence of ownership, contracts and titles, securities, negotiable instruments.
- b) Money, lottery tickets, notes, animals, jewelry, watches, precious or semi-precious stones, furs, or garments trimmed with fur, motor vehicles, breakage of glass or similar fragile articles, illegal drugs, food, alcohol and explosives.
- c) Against loss or damage caused by or resulting from wear and tear, gradual deterioration, maintenance, inherent vice, latent defect, moths, insects, rodents, vermin, mold, mildew, wet or dry rot, atmospheric condition and/or changes in temperature, delay, loss of use or loss of market.
- d) Against loss for damage caused by, resulting from, contributing to or aggravated by earthquake, unless fire or explosion ensues, and then we will pay only for the ensuing loss.
- e) Loss or damage caused by cigarettes or other smoking materials, unless fire ensues.
- f) Loss or damage caused by the neglect of the Insured to use all reasonable means to save and preserve the insured property at and after the occurrence of any peril insured against, or when the insured property is endangered by an insured peril
- g) Loss or damage caused intentionally by the Insured or at the direction of the Insured.
- h) Loss or damage of contraband, or caused by illegal transportation or trade.
- i) Loss or damage resulting from activity in violation of the Lease Agreement.
- j) Loss or damage caused by theft or mysterious disappearance, except burglary as covered herein.
- k) Losses caused by nuclear hazards: "Nuclear Hazard" means any nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled of however caused or any consequences of any of them. Loss caused by the nuclear hazard shall not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the "Perils Insured Against" clause. The coverage evidenced by this certificate does not apply to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.
- l) War risk and governmental action: The coverage evidenced by this certificate does not apply to loss caused directly or indirectly by or due to any act or condition / incident to the following:
 - Hostile or warlike action in time of peace or war, including action in hindering, combating, or defending against an actual, impending or expected attack, by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces: or
 - By military, naval or air forces or
 - By an agent of any such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be such a hostile or warlike action by such governmental power, authority or forces.
 - Insurrection, rebellion, revolution, civil war, usurped power or action taken by governmental authority in hindering, combating or defending against such an occurrence, and seizure or destruction under quarantine, or customs regulations, confiscation by order of any government or public authority, or risks of contraband or illegal transportation or trade.

TERMINATION OF COVERAGE

This policy shall automatically terminate without notice to you:

- On the date your Rental Agreement is terminated;
- On the first day you fail to pay the charge in full for this coverage by the monthly anniversary day, or
- As provided in the Cancellation clause shown below.

VALUATION

The value of the property will be determined at the time of loss and will be the least of the following amounts:

- The actual cash value of that property;
- The cost of reasonably restoring that property to the condition immediately before loss; or
- The cost of replacing that property with property of like kind and quality.

OTHER INSURANCE

If a loss is also covered by other insurance, we will pay only the proportion of the loss that this Coverage Amount bears to the total amount of insurance covering the loss.

DUTIES YOU HAVE AFTER A LOSS

You will give prompt notice to Owner at site location and to our authorized representative, listed below, and in case of Burglary also to the police, The notice should include:

- How, when and where the loss occurred;
- The property involved and your interest in it; and
- The names and addresses of any witnesses.

CONCEALMENT, MISREPRESENTATION AND FRAUD

If you commit fraud by intentionally concealing or misrepresenting a material fact concerning the coverage evidenced by this Certificate, Insured property or your interest in the Insured property, you will void your coverage under this certificate and be subject to prosecution.

EXAMINATION UNDER OATH

Before recovering for any loss, if requested, you:

- Will permit us to inspect the damaged property before it is disposed of or repaired;
- Will send us a sworn statement of loss containing the information we request to settle your claim within 60 days of our request;
- Will agree to examinations under oath at our request;
- Will produce others for examination under oath at our request;
- Will provide us with all pertinent records needed to prove the loss; and
- Will cooperate with us in the investigation or settlement of the loss

APPRAISAL

If you and we do not agree as to the amount of loss then you and we will select a competent appraiser upon receiving a written request from the other. The appraisers will select an umpire. If they do not agree on an umpire, the appraisers will ask a judge of a court of record of the state in which the appraisal is pending to make the selection. The written agreement of any two will be binding and set the amount of loss. You will pay the expense of your appraiser and we will pay for ours. You and we will share equally the expense of the umpire and the other expenses of the appraisal.

LOSS PAYMENT/OTHER RECOVERIES

We will pay or make good any covered loss under the policy evidenced by this certificate within 30 days after we reach agreement with you, the entry of final judgment or the filing an arbitration award, whichever is earlier. We will not be liable for any part of a loss which has been paid or made good by others.

LEGAL ACTION AGAINST US

No one may bring legal action against us unless:

- There has been full compliance with all terms of the policy evidenced by this certificate; and
- Such action is brought within two years after you first have knowledge of a loss.

TRANSFER RIGHTS OF RECOVERY AGAINST OTHERS TO US

If any person or organization to or from whom we make payment under the policy evidenced by this certificate has a right to recover damages from another, that right must be transferred to us. That person or organization must do everything necessary to assist us, and must do nothing after the loss to hinder us in our recovery.

PAIR, SET OR PARTS

Pair or Set In case of loss to any part of a pair or set we may:

- Repair or replace any part to restore the pair or set to its valuation before the loss; or
- Pay the difference between the valuation of the pair or set before and after the loss.
- Parts. In case of loss to any part of Insured property, consisting of several parts when complete, we will pay only for the valuation of the lost or damaged part.

OPTIONAL ARBITRATION

Except for decisions made under the appraisal condition, In the event you and we fail to agree as to the interpretation or applicability of any of the terms of our policy, you may elect to resolve the disagreement by binding arbitration in accordance with the statutory rules and procedures of the state in which the property is located or in accordance with the Commercial Arbitration Rules of the American Arbitration Association. This option is granted to you subject to the following terms and conditions:

- Any arbitration instituted to determine coverage for a specific loss must be started within one year after the occurrence causing loss or damage.
- This optional arbitration clause is intended to grant an additional right to you. All other terms and conditions of this contract remain the same, and no rights or duties of yours or ours shall be diminished or negated by reason of this clause or exercise of this option.

CANCELLATION

The policy evidenced by this certificate may be canceled at any time by you, upon providing advanced notice in writing to us. We will send notice to your address shown on the Rental Agreement prior to the effective date of cancellation of this certificate. The policy evidenced by this certificate shall automatically terminate in event of non-payment or partial payment of the charge as provided above without further notice to you. Payment for the month of cancellation is fully earned and there shall be no return refund due you for such month. If any part of this paragraph is in conflict with specific state requirements the state requirements will apply.

CHANGES

This Master Certificate contains agreements between you and us concerning the coverage afforded. This certificate's terms can be amended or waived only by endorsement issued by us and made a part of The Master Certificate.

NOTICE TO POLICYHOLDER

This contract of insurance is based upon the information and representations you provided in your application. Depending on the type of information and representations that you provided, the proposed contract of insurance includes certain conditions and/or warranties. Kindly review all the contract of insurance documentation, including any binder, declarations page, policy forms, and endorsements, to familiarize yourself with any conditions and/or warranties included in the contract of insurance. These conditions and/or warranties may require you to take specific actions, to refrain from taking specific actions, to fulfill certain requirements, and/or to verify specific facts.

Please be advised that strict compliance with the conditions and/or warranties contained in the contract of insurance is required. If you do not strictly comply with the conditions and/or warranties contained within the contract of insurance, then the insurer, AGENT ALLIANCE INSURANCE COMPANY, may deny or limit coverage for any claim submitted by you under the contract of insurance.

Should you have an inquiry or wish to make a complaint or dispute concerning your policy or about a claim regarding the coverage under this Policy, you may do so by contacting:

ResidentsShieldExtSrv@Yardi.com

Or call 844-329-7927

**In the event of a claim please contact:
NGLSclaimsreporting@ngic.com**

FACTS	WHAT DOES NATIONAL GENERAL INSURANCE GROUP (NGIG) DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. These laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Name, phone number, home and email addresses, and other contact information • Customer files including claims, transaction history, and medical information related to claims
How?	Financial companies need to share customers' and former customers' personal information to run their everyday business. In the section below, we list the reasons companies can share their customers' personal information; the reasons NGIG chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NGIG share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, prevent fraud, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 1-844-874-3609 or view our Online Privacy Statement at www.nghcprivacy.com.

Who we are	
Who is providing this notice?	National General Insurance Group includes National General Insurance Company, National General Premier Insurance Company, Agent Alliance Insurance Company, Integon National Insurance Company, Integon Preferred Insurance Company, and MIC General Insurance Corp.

What we do	
How does NGIG protect my personal information?	We use a variety of physical, technical, and administrative security measures that help to safeguard your personal information. We require our employees and persons or organizations that represent us to protect your information and keep it confidential.
How does NGIG collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for insurance or give us your contact information • Pay your insurance premium or file an insurance claim We also collect your personal information when your lender or property manager purchases insurance on your behalf and from others, affiliates, and insurance support organizations (which may retain and share your information with others).
Why can't I limit all sharing?	Federal and state law gives you the right to limit <ul style="list-style-type: none"> • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws may give you additional rights to limit sharing. See below for more on those rights.

How else does NGIG use and share personal information?	We will also disclose your personal information without notice when necessary to: (a) to comply with the law or requests from regulatory and law enforcement authorities; (b) protect and defend our customers, rights or property; (c) act under exigent circumstances to protect the personal safety of our customers or the public; (d) transfer corporate ownership; (e) conduct research, actuarial studies or audits; and (f) for an insurance institution, producer, medical institution/professional or support organization to process insurance claims, verify coverage or benefits or perform other insurance functions. We will not use your medical information for marketing purposes without your consent.
How can I review or correct my data?	You may access your recorded personal information under our possession and request a correction, amendment, or deletion of such recorded personal information by contacting us at 1-844-874-3609.

Definitions

Affiliates	Companies related by common ownership or control including Allstate insurance companies offering home, auto and business insurance; National General insurance companies offering home, auto, life and business insurance; Allstate Assurance Company and its life and retirement affiliates; Allstate Financial Services; Allstate Benefits and Allstate Health Solutions companies offering health products; Allstate and Signature roadside services and motor club companies; Allstate Dealer Services; Direct General Insurance Co. and its affiliates; Encompass Insurance and its affiliates; Safe Auto Insurance Co. and its affiliates, Castle Key Insurance Co. and Castle Key Indemnity Co.; North Light Specialty Insurance Co.; Allstate Protection Plans; Allstate Identity Protection; Avail; Arity and underwriting and other companies that now or in the future control, are controlled by, or are under common control with the Allstate Corporation.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

Montana residents: Pursuant to Montana law, you may also request a record of any disclosure of your medical information during the preceding three years.

Nevada Residents: You may request to be placed on our internal “do not call” list. To make this request, call 877-885-4315 and provide us with your name, address, and all telephone numbers you wish to include on our list. For more information, you may also contact the Office of the Nevada Attorney General, Bureau of Consumer Protection, by mail at: 555 E. Washington Avenue., Suite 3900, Las Vegas, NV 89101, phone: (702) 486-3132, or email: BCPINFO@ag.state.nv.us.

National General Insurance Group reserves the right to change our privacy practices, procedures, and terms.