

ARTHUR J GALLAGHER RISK MGMT SVCS INC  
5500 MARYLAND WAY STE 330  
BRENTWOOD, TN 37027

**REVIEWED***By jmwilson at 9:23 am, May 03, 2013*

04-03-2013

Your agency's phone number is (615) 661-7500



P.O. BOX 30660, LANSING, MICHIGAN 48909-8160 • 517-323-1200  
AUTO-OWNERS INSURANCE COMPANY  
AUTO-OWNERS LIFE INSURANCE COMPANY  
HOME-OWNERS INSURANCE COMPANY  
OWNERS INSURANCE COMPANY  
PROPERTY-OWNERS INSURANCE COMPANY  
SOUTHERN-OWNERS INSURANCE COMPANY

RLCL ACQUISITION LLC  
DBA GRAY LINE NASHVILLE  
2416 MUSIC VALLEY DR STE 102  
NASHVILLE, TN 37214-1012

You may view your policy online at [www.auto-owners.com](http://www.auto-owners.com).  
To enroll, use the policy number 03036468 and  
Personal ID code N2A 94X 8R7. Once enrolled, you may  
choose to stop receiving the paper policy in the mail.

Thank you for allowing Auto-Owners to handle your insurance needs.

Auto-Owners Insurance Group is financially sound with sufficient reserves to be ranked among the leaders in the industry for financial security. Our A++ (Superior) rating by the A.M. Best Company signifies that we have the financial strength to provide the insurance protection you need.

If your policy is an audited policy, the billing of the audit premium will be included in your regular premium billing account. This premium is due in full upon billing and failure to pay as billed may result in the cancellation of all policies on the billing account. If you have questions on your audit or about your insurance needs, please contact your agent at the telephone number shown at the top of this letter.

Auto-Owners Insurance - The "No Problem" People ®

~ Serving Our Policyholders and Agents for More Than 90 Years ~

## NOTIFICATION OF POSSIBLE CHANGES IN COVERAGE FOR TERRORISM

Dear Policyholder:

The Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) will expire on December 31, 2014 unless the Federal Government extends the Act. What this means to you is the following:

1. Subject to policy terms and conditions, the enclosed policy will provide insurance coverage for certified acts of terrorism as defined in the Act only until December 31, 2014.
2. A conditional endorsement entitled, Conditional Exclusion Of Terrorism Involving Nuclear, Biological Or Chemical Terrorism (Relating To Disposition Of Federal Terrorism Risk Insurance Act) is enclosed. This conditional endorsement will only apply if the Act is not extended or if the Act is revised to increase statutory deductibles, decrease the federal government's share in potential losses above the statutory deductibles, change the levels, terms or conditions of coverage and we are no longer required to make terrorism coverage available and elect not to do so. It will not apply if the Act is simply extended.
3. The conditional endorsement will provide coverage for an incident of terrorism pursuant to the terms and conditions of the policy only if the incident does not involve nuclear, biological or chemical material.
4. A premium charge for the conditional endorsement will be applied effective January 1, 2015. The premium will be prorated for the remainder of the policy term and is one-half of the current premium charge appearing in the Declarations for TERRORISM - CERTIFIED ACTS. However, it will only be made if the Terrorism Risk Insurance Act (including ensuing Congressional actions pursuant to the Act) is not extend. Revised Declarations will be mailed to you after January 1, 2015.
5. If the Act is extended without any revision, the enclosed policy will continue to provide coverage for certified acts of terrorism. The conditional endorsement will not be activated and the changes in coverage or premium referenced above will not apply.
6. If the Act is extended with revisions or is replaced, and we are required or elect to continue to offer coverage for certified acts of terrorism, we may amend this policy in accordance with the provisions of the revised Act or its replacement.

This notice is for informational purposes only.

If you have any questions concerning your policy or this notice, please contact your Auto-Owners agency.

## NOTICE TO POLICYHOLDER EQUIPMENT BREAKDOWN ENDORSEMENT

Dear Policyholder,

Effective with this renewal, the new **Equipment Breakdown Endorsement, 54843 (01-07)**, has been added to your policy.

PLEASE REVIEW THIS NEW ENDORSEMENT, 54843 (01-07), AND YOUR POLICY CAREFULLY.

### COVERAGES INCLUDED WITH THIS ENDORSEMENT:

#### Covered Property

Covered Property, as it applies to the Equipment Breakdown Endorsement, means commercial property owned by you. Coverage for Covered Property is afforded to the Named Insured up to the limits scheduled in the Declarations. Covered Property also includes personal property of others in your care, custody or control, located within 100 feet of the described premises, up to a limit of \$2,500.

#### Refrigerant Contamination

Refrigerant Contamination, as the result of an "Equipment Breakdown", is covered up to the limits scheduled in the Declarations, with a maximum of \$750,000.

#### Chlorofluorocarbon (CFC) Refrigerants

Coverage for the additional cost to repair or replace Covered Property because of the presence or use of a refrigerant containing CFC substances has been added.

#### Off Premises Service Interruption

If coverage for Business Income or Extra Expense is provided at the covered location, Off Premises Service Interruption will be covered for losses occurring within 1,000 feet of the premises described in the Declarations.

#### Data Restoration

Data Restoration coverage as a result of an "Equipment Breakdown" provides the reasonable and necessary cost to research, replace and restore lost information on electronic media and records. Coverage is provided up to a limit of \$25,000.

#### Spoilage

The Spoilage coverage provided under the Equipment Breakdown Endorsement is limited to a maximum of \$750,000.

This notice is for informational purposes only. **NO COVERAGE IS PROVIDED BY THIS NOTICE AND IT MUST NOT BE CONSTRUED TO REPLACE OR MODIFY ANY PROVISIONS OF YOUR POLICY OR ENDORSEMENTS. YOUR POLICY CONTAINS THE SPECIFIC TERMS, LIMITS AND CONDITIONS OF COVERAGE, AND SUPERCEDES THIS NOTICE.**

If you have any questions concerning this endorsement, please contact your Auto-Owners agent.

**INSURANCE COMPANY**

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

**TAILORED PROTECTION POLICY DECLARATIONS**

Renewal Effective 05-29-2013

AGENCY ARTHUR J GALLAGHER RISK MGMT SVCS INC  
19-0262-00 MKT TERR 044 (615) 661-7500**POLICY NUMBER 094619-03036468-13**INSURED RLCL ACQUISITION LLC  
DBA GRAY LINE NASHVILLE

ADDRESS 2416 MUSIC VALLEY DR STE 102

Agency  
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
05-29-2013	to 05-29-2014

NASHVILLE, TN 37214-1012

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

**COMMON POLICY INFORMATION****BUSINESS DESCRIPTION:** Mercantile**ENTITY:** Limited Liab Corp**PROGRAM:** Service**THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S).****PREMIUM****THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.**

COMMERCIAL PROPERTY COVERAGE	\$1,399.00
MINIMUM PROPERTY PLUS PREMIUM ADJUSTMENT (CP)	71.00
MINIMUM EQUIPMENT BREAKDOWN PREMIUM ADJUSTMENT (CP)	12.00
COMMERCIAL GENERAL LIABILITY COVERAGE	2,384.00

**TOTAL \$3,866.00**

PREMIUM SHOWN ABOVE FOR COMMERCIAL GENERAL LIABILITY COVERAGE IS AN ADVANCED PREMIUM DEPOSIT AND MAY BE SUBJECT TO AUDIT.

FORMS THAT APPLY TO ALL COVERAGE PART SHOWN ABOVE (EXCEPT GARAGE LIABILITY, DEALER'S BLANKET, COMMERCIAL AUTOMOBILE, IF APPLICABLE)  
55003 (01-87) IL0017 (11-85)

A Merit Rating Plan Factor of 0.90 Applies.

Countersigned By: \_\_\_\_\_

## INSURANCE COMPANY

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

## TAILORED PROTECTION POLICY DECLARATIONS

Renewal Effective 05-29-2013

AGENCY ARTHUR J GALLAGHER RISK MGMT SVCS INC  
19-0262-00 MKT TERR 044 (615) 661-7500

POLICY NUMBER 094619-03036468-13

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DBA GRAY LINE NASHVILLE

ADDRESS 2416 MUSIC VALLEY DR STE 102

NASHVILLE, TN 37214-1012

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**PROPERTY PLUS COVERAGE  
PACKAGE DECLARATION**

The coverages and limits below apply separately to each location or sublocation that sustains a loss to Covered Property and is designated in the Commercial Property Coverage Declarations.

\*\* The deductible (DED) which applies to each coverage indicated below is the same as the deductible which applies to each location and sub-location shown on the Commercial Property Coverage Declarations, unless otherwise indicated:

COVERAGE	LIMIT	DED
ARSON REWARD	\$7,500	NONE
BUSINESS INCOME & EXTRA EXPENSE INCLUDING NEWLY ACQUIRED LOCATIONS	\$50,000	NONE
BUSINESS PERSONAL PROPERTY - AT FAIRS OR EXHIBITIONS	\$5,000	**
BUSINESS PERSONAL PROPERTY - EXPANDED COVERAGE	UP TO 1,000 FEET	**
DEBRIS REMOVAL	\$25,000	NONE
FIRE EXTINGUISHER AND FIRE SUPPRESSION SYSTEM RECHARGE	\$10,000	NONE
GLASS BREAKAGE	WITHIN BLDG OR BUSINESS PERSONAL PROPERTY LIMIT	**
INVENTORY	UP TO 25% OF BPP LIMIT	NONE
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS	**
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS	**
OFF-PREMISES UTILITY SERVICE FAILURE	\$50,000	**
ORDINANCE OR LAW	\$50,000	**
OUTDOOR PROPERTY	\$10,000	**
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM	**
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000	**
POLLUTANT CLEAN UP AND REMOVAL	\$25,000	NONE

Continued on next page

OWNERS INS. CO.

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55198 (01-07)

Issued 04-03-2013

AGENCY ARTHUR J GALLAGHER RISK MGMT SVCS INC  
19-0262-00 MKT TERR 044Agency  
Bill

POLICY NUMBER 094619-03036468-13

INSURED RLCL ACQUISITION LLC

Term 05-29-2013 to 05-29-2014

PROPERTY PLUS COVERAGE  
PACKAGE DECLARATION

COVERAGE	LIMIT	DED
PROPERTY IN TRANSIT	\$25,000	**
PROPERTY OFF PREMISES	\$25,000	**
REFRIGERATED PRODUCTS	\$10,000	**
REKEYING OF LOCKS	\$1,000	NONE
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000	**
ACCOUNTS RECEIVABLE	\$100,000	**
SIGNS (ATTACHED AND DETACHED)	\$5,000 PER SIGN	**
ELECTRONIC DATA PROCESSING EQUIPMENT	\$25,000	**
SALESPERSON'S SAMPLES	\$10,000	**
VALUABLE PAPERS	\$50,000	**
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$10,000	NONE
	\$2,500 PER ITEM	
BAILEES	\$5,000	NONE
	\$2,500 PER ITEM	
EMPLOYEE DISHONESTY	\$15,000	**
FORGERY AND ALTERATION	\$10,000	**
MONEY AND SECURITIES INSIDE PREMISES	\$15,000	**
MONEY AND SECURITIES OUTSIDE PREMISES	\$15,000	**
FIRE DEPARTMENT SERVICE CHARGE	\$5,000	NONE

## FORMS THAT APPLY TO THIS COVERAGE PART:

54182 (06-00)	54205 (01-07)	54188 (06-00)	54199 (06-00)	54198 (06-00)
54190 (06-00)	54223 (06-00)	54184 (06-00)	54185 (06-00)	54334 (04-06)
54208 (06-00)	54191 (06-00)	54195 (06-00)	54197 (06-00)	54192 (06-00)
54196 (06-00)	54189 (08-10)	54183 (06-00)	54186 (06-00)	54218 (06-00)
54207 (06-00)	54217 (06-00)	54216 (06-00)	54214 (06-00)	54221 (06-00)
54220 (06-00)	54219 (06-00)	54193 (06-00)	54338 (01-07)	54339 (01-07)

# Owners

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54104 (07-87)

Issued 04-03-2013

**INSURANCE COMPANY**

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

**TAILORED PROTECTION POLICY DECLARATIONS**

Renewal Effective 05-29-2013

AGENCY ARTHUR J GALLAGHER RISK MGMT SVCS INC  
19-0262-00 MKT TERR 044 (615) 661-7500

POLICY NUMBER 094619-03036468-13

INSURED RLCL ACQUISITION LLC  
DBA GRAY LINE NASHVILLEADDRESS 2416 MUSIC VALLEY DR STE 102  
NASHVILLE, TN 37214-1012Agency  
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
05-29-2013	to 05-29-2014

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

**COMMERCIAL PROPERTY COVERAGE****COVERAGES PROVIDED**

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF INSURANCE IS SHOWN.

**LOCATION 001****ADDITIONAL FORMS THIS LOCATION:** NoneLOC 001 BLDG 001 2416 Music Valley Dr # 102  
Nashville, TN 37214-1012**OCCUPIED AS:** Terminal/Gift Shop**COVERAGE:** Personal Property Limit of Insurance \$104,630

CAUSES OF LOSS	COINSURANCE	DEDUCTIBLE	RATE	PREMIUM
Basic Group I	90%	\$500	0.278	\$291.00
Basic Group II	90%	500	0.072	75.00
Special	90%	500	0.027	28.00
Special Including Theft	90%	500	0.117	122.00

**OPTIONAL COVERAGE:**

Replacement Cost

Inflation Guard Factor  
Personal Property  
1.017

	LIMITS	DEDUCTIBLE	RATE	PREMIUM
Equipment Breakdown	See Form 54843	\$500		\$9.00
Property Plus Coverage Package	See Dec Page	500		32.00

**ADDITIONAL FORMS THIS BUILDING:** IL0250 (02-89) 59350 (01-08) 54835 (07-08)  
IL0003 (07-02) CP0090 (07-88) CP0010 (10-91) 54082 (02-05) 54843 (10-09)**SECURED INTERESTED PARTIES:** See Attached Schedule**RATING INFORMATION**Territory: 191  
Program: ServiceCounty: Davidson  
Construction: Non-Comb  
Class Rate - Contents: 0.669  
PC: 03 Class Code: 0567

OWNERS INS. CO.

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54104 (07-87)  
Issued 04-03-2013

AGENCY ARTHUR J GALLAGHER RISK MGMT SVCS INC  
19-0262-00 MKT TERR 044

Agency POLICY NUMBER 094619-03036468-13  
Bill

INSURED RLCL ACQUISITION LLC

Term 05-29-2013 to 05-29-2014

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**COMMERCIAL PROPERTY COVERAGE**

TERRORISM - CERTIFIED ACTS SEE FORM 59350, 54835, 59390 \$11.00

LOCATION 001 PREMIUM \$568.00

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**LOCATION 002**

**ADDITIONAL FORMS THIS LOCATION:** None

LOC 002 BLDG 001 2620 Music Valley Dr  
Nashville, TN 37214-1208

**OCCUPIED AS:** Garage

**COVERAGE:** Personal Property Limit of Insurance \$209,270

CAUSES OF LOSS	COINSURANCE	DEDUCTIBLE	RATE	PREMIUM
Basic Group I	80%	\$500	0.172	\$360.00
Basic Group II	80%	500	0.076	159.00
Special	80%	500	0.028	59.00
Special Including Theft	80%	500	0.084	176.00

**OPTIONAL COVERAGE:**

Replacement Cost

Inflation Guard Factor  
Personal Property  
1.017

	LIMITS	DEDUCTIBLE	RATE	PREMIUM
Equipment Breakdown	See Form 54843	\$500		\$14.00
Property Plus Coverage Package	See Dec Page	500		47.00

**ADDITIONAL FORMS THIS BUILDING:** 59350 (01-08) 54835 (07-08) IL0250 (02-89)  
IL0003 (07-02) CP0090 (07-88) CP0010 (10-91) 54082 (02-05) 54843 (10-09)

**SECURED INTERESTED PARTIES:** None

**RATING INFORMATION**

Territory: 191  
Program: Service

County: Davidson  
Construction: Non-Comb  
Class Rate - Contents: 0.394  
PC: 03 Class Code: 0932



# Owners

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54104 (07-87)

Issued 04-03-2013

## INSURANCE COMPANY

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

## TAILORED PROTECTION POLICY DECLARATIONS

Renewal Effective 05-29-2013

AGENCY ARTHUR J GALLAGHER RISK MGMT SVCS INC  
19-0262-00 MKT TERR 044 (615) 661-7500

POLICY NUMBER 094619-03036468-13

INSURED RLCL ACQUISITION LLC  
DBA GRAY LINE NASHVILLE

ADDRESS 2416 MUSIC VALLEY DR STE 102

Agency  
Bill

NASHVILLE, TN 37214-1012

POLICY TERM	
12:01 a.m.	12:01 a.m.
05-29-2013	to 05-29-2014

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

### COMMERCIAL PROPERTY COVERAGE

TERRORISM - CERTIFIED ACTS

SEE FORM 59350, 54835, 59390

\$16.00

LOCATION 002 PREMIUM

\$831.00

OWNERS INS. CO.

AGENCY ARTHUR J GALLAGHER RISK MGMT SVCS INC  
19-0262-00 MKT TERR 044

Agency  
Bill

POLICY NUMBER 094619-03036468-13

INSURED RLCL ACQUISITION LLC

Term 05-29-2013 to 05-29-2014

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**SECURED INTERESTED PARTIES AND/OR ADDITIONAL PARTIES**

Applies to Loc/Bldg(s):

001/001

SUN TRUST BANK  
303 PEACHTREE ST, 23RD FLOOR  
ATTN:GRAY LINE OF NASH ACT EX  
ATLANTA, GA 30308

Interest:Loss Payable

Applies to Loc/Bldg(s):

001/001

PNC BANK NATIONAL ASSOCIATION  
AS AGENT PNC BUSINESS CREDIT  
600 GALLERIA PARKWAY SUITE 890  
ATLANTA, GA 30339

Interest:Loss Payable

# Owners

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55040 (11/87)

Issued 04-03-2013

## INSURANCE COMPANY

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

## TAILORED PROTECTION POLICY DECLARATIONS

Renewal Effective 05-29-2013

AGENCY ARTHUR J GALLAGHER RISK MGMT SVCS INC  
19-0262-00 MKT TERR 044 (615) 661-7500

POLICY NUMBER 094619-03036468-13

INSURED RLCL ACQUISITION LLC  
DBA GRAY LINE NASHVILLE

ADDRESS 2416 MUSIC VALLEY DR STE 102

NASHVILLE, TN 37214-1012

Agency  
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
05-29-2013	to 05-29-2014

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

### COMMERCIAL GENERAL LIABILITY COVERAGE

#### LIMITS OF INSURANCE

General Aggregate	\$2,000,000
(Other Than Products-Completed Operations)	
Products-Completed Operations Aggregate	2,000,000
Personal Injury And Advertising Injury	1,000,000
Each Occurrence	1,000,000

#### Commercial General Liability Plus Endorsement

Damage to Premises Rented to You	300,000	Any One Premises
(Fire, Lightning, Explosion, Smoke or Water Damage)		
Medical Payments	10,000	Any One Person
Hired Auto & Non-Owned Auto	1,000,000	Each Occurrence

#### Expanded Coverage Details See Form:

- Extended Watercraft
- Personal Injury Extension
- Broadened Supplementary Payments
- Broadened Knowledge Of Occurrence
- Additional Products-Completed Operations Aggregate
- Blanket Additional Insured - Lessor of Leased Equipment
- Blanket Additional Insured - Managers or Lessors of Premises
- Newly Formed or Acquired Organizations Extension
- Blanket Waiver of Subrogation

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55300.

AUDIT TYPE: Annual Audit

FORMS THAT APPLY TO THIS COVERAGE: 59350 (01-08) IL0250 (02-89) IL0017 (11-85)  
55146 (06-04) 55300 (07-05) 55202 (12-04) 55174 (12-04) 55205 (12-04)  
55091 (10-08) 55296 (09-09) CG2268 (09-97) IL0021 (07-02)

#### LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 001 BLDG 001 2416 Music Valley Dr # 102  
Nashville, TN 37214-1012

TERRITORY: 006 COUNTY: Davidson

OWNERS INS. CO.

AGENCY ARTHUR J GALLAGHER RISK MGMT SVCS INC  
19-0262-00 MKT TERR 044Agency POLICY NUMBER 094619-03036468-13  
Bill

INSURED RLCL ACQUISITION LLC

Term 05-29-2013 to 05-29-2014

## COMMERCIAL GENERAL LIABILITY COVERAGE

Classification	Subline	Premium Basis	Rates	Premium
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	Prem/Op	Prem/Op Prem Inc	Inc	Inc
CODE 00501				
Gift Shops (For-Profit)	Prem/Op Prod/Comp Op	Gross Sales 175,000 175,000	Each 1000 1.031 .343	\$180.00 \$60.00
CODE 13506				
Bus Stations Or Terminals	Prem/Op Prod/Comp Op	Stations 1 1	Each 1 1302.699 12.240	\$1,303.00 \$12.00
CODE 41210				
Buildings Or Premises - Office - Other Than Not-For-Profit	Noc Prem/Op Prod/Comp Op	Area 2,208 2,208	Each 1000 114.902 .625	\$254.00 \$1.00
CODE 61226				
Additional Interests 55205 Add'L Insured - Tropicana Entertainm	Prod/Comp Op	Flat Charge		\$50.00
CODE 49950				
Sun Trust Bank	Prod/Comp Op	Flat Charge		\$50.00
Lhm&M	Prod/Comp Op	Flat Charge		\$50.00
Gaylord Opryland Res	Prod/Comp Op	Flat Charge		\$50.00
55202 Add'L Ins-Excl Metro Nashville Airp	Prem/Op	Flat Charge		\$20.00
Scott County Board	Prem/Op	Flat Charge		\$20.00

## INSURANCE COMPANY

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

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## COMMERCIAL GENERAL LIABILITY COVERAGE

International Motor	Prem/Op	Flat Charge	\$20.00
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B1 Development Corp	Prem/Op	Flat Charge	\$20.00
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TERRORISM - CERTIFIED ACTS	SEE FORM 59350, 55405, 59390	\$21.00
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LOCATION 001	PREMIUM	\$2,111.00
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## LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 002 BLDG 001 2620 Music Valley Dr  
Nashville, TN 37214-1208

TERRITORY: 006 COUNTY: Davidson

Classification	Subline	Premium Basis	Rates	Premium
				CODE 10073
Automobile Repair Or Service	Prem/Op	Gross Sales	Each 1000	
Shops	Prod/Comp Op	28,882	4.083	\$118.00
		28,882	3.103	\$90.00

TERRORISM - CERTIFIED ACTS	SEE FORM 59350, 55405, 59390	\$2.00
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LOCATION 002	PREMIUM	\$210.00
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## LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 003 BLDG 001 Nashville Int'l Airport  
Nashville, TN 37214-1012

TERRITORY: 006 COUNTY: Davidson

OWNERS INS. CO.

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55040 (11/87)

Issued 04-03-2013

AGENCY ARTHUR J GALLAGHER RISK MGMT SVCS INC  
19-0262-00 MKT TERR 044

Agency  
Bill

POLICY NUMBER 094619-03036468-13

INSURED RLCL ACQUISITION LLC

Term 05-29-2013 to 05-29-2014

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COMMERCIAL GENERAL LIABILITY COVERAGE

Classification	Subline	Premium Basis	Rates	Premium
CODE 61226				
Buildings Or Premises - Office - Noc	Prem/Op	Area 100	Each 1000 114.902	\$11.00
Other Than Not-For-Profit	Prod/Comp Op	100	.625	\$1.00
CODE 49950				
Additional Interests				
55205 Add'L Insured - O/L/C	Prod/Comp Op	Flat Charge		\$50.00
Sun Trust Bank				
TERRORISM - CERTIFIED ACTS	SEE FORM 59350, 55405, 59390			\$1.00

LOCATION 003 PREMIUM \$63.00

**COMMERCIAL GENERAL LIABILITY  
55174 (12-04)**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**ADDITIONAL INSURED -  
MORTGAGEE, ASSIGNEE OR RECEIVER**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

**SCHEDULE**

**Name of Person or Organization:**

**Designation of Premises:**

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

- A. SECTION II - WHO IS AN INSURED** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule but only with respect to their liability as mortgagee, assignee, or receiver and arising out of the ownership, maintenance, or use of the premises by you and shown in the Schedule.
- B.** This insurance does not apply to structural alterations, new construction and demolition operations performed by or for that person or organization.
- C. Under SECTION III - LIMITS OF INSURANCE**, the following is added:
- The limits of liability for the additional insured are those specified in the written contract or agreement between the insured and the mortgagee, assignee or receiver, not to exceed the limits provided in this policy. These limits are inclusive of and not in addition to the limits of insurance shown in the Declarations.

**COMMERCIAL GENERAL LIABILITY  
55202 (12-04)**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ADDITIONAL INSURED EXCLUSION - PRODUCTS-COMPLETED OPERATIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

### **SCHEDULE**

**Name of Person or Organization (Additional Insured):**  
METROPOLITAN NASHVILLE AIRPORT AUTHORITY ITS BOARD OF  
COMMISSIONERS ITS OFFICERS & ITS EMPLOYEES  
SCOTT COUNTY BOARD OF EDUCATION  
INTERNATIONAL MOTOR COACH GROUP

**BL DEVELOPMENT CORP DBA: HARRAH'S CASINO TUNICA**

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

- A. Under SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, the following exclusion is added:**

**2. Exclusions**

This insurance does not apply to:

The Additional Insured for the "products-completed operations hazard".

- B. Under SECTION II - WHO IS AN INSURED, the following is added:**

The person or organization shown in the above Schedule is an Additional Insured, but only with respect to liability arising out of "your work" for that insured by or for you.

- C. Under SECTION III - LIMITS OF INSURANCE, the following is added:**

The limits of liability for the Additional Insured are those specified in the written contract or agreement between the insured and the owner, lessee or contractor, not to exceed the limits provided in this policy. These limits are inclusive of and not in addition to the limits of insurance shown in the Declarations.

- D. Under SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS, 4. Other Insurance, the following is added:**

This insurance is primary for the person or organization shown in the Schedule, but only with respect to liability arising out of "your work" for that person or organization by or for you. Other insurance available to the person or organization shown in the Schedule will apply as excess insurance and not contribute as primary insurance to the insurance provided by this endorsement.



**COMMERCIAL GENERAL LIABILITY  
55205 (12-04)**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **ADDITIONAL INSURED**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART.**

### **SCHEDULE**

**Name of Person or Organization (Additional Insured):**

**LHM&M**

**SUN TRUST BANK**

**TROPICANA ENTERTAINMENT**

**GAYLORD OPRYLAND RESORT & CONVENTION CENTER**

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

- A. Under SECTION II - WHO IS AN INSURED, the following is added:**

The person or organization shown in the above Schedule is an Additional Insured, but only with respect to liability arising out of "your work" for that insured by or for you.

- B. Under SECTION III - LIMITS OF INSURANCE, the following is added:**

The limits of liability for the Additional Insured are those specified in the written contract or agreement between the insured and the owner, lessee or contractor, not to exceed the limits provided in this policy. These limits are inclusive of and not in ad-

dition to the limits of insurance shown in the Declarations.

- C. Under SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS, 4. Other Insurance, the following is added:**

This insurance is primary for the person or organization shown in the Schedule, but only with respect to liability arising out of "your work" for that person or organization by or for you. Other insurance available to the person or organization shown in the Schedule will apply as excess insurance and not contribute as primary insurance to the insurance provided by this endorsement.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (Broad Form)**

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
FARM COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
PROFESSIONAL LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
UNDERGROUND STORAGE TANK POLICY

**1. The insurance does not apply:**

**A. Under any Liability Coverage, to "bodily injury" or "property damage":**

- (1)** With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2)** Resulting from the "hazardous properties" of "nuclear material" and with respect to which **(a)** any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or **(b)** the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

**B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.**

**C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:**

- (1)** The "nuclear material" **(a)** is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or **(b)** has been discharged or dispersed therefrom;
- (2)** The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
- (3)** The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located

within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.

**2. As used in this endorsement:**

"Hazardous properties" include radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "Special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a) Any "nuclear reactor";
- (b) Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing "spent fuel", or (3) handling, processing or packaging "waste";
- (c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
- (d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

**CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM  
AND  
IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE**

It is agreed:

1. With respect to any one or more certified acts of terrorism, we will not pay any amounts for which we are not responsible because of the application of any provision which results in a cap on our liability for payments for terrorism losses in accordance with the terms of the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
2. Certified act of terrorism means any act certified by the Secretary of the Treasury, in concurrence with:
  - a. the Secretary of State; and
  - b. the Attorney General of the United Statesto be an act of terrorism as defined and in accordance with the federal Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act).
3. Under the federal Terrorism Risk Act of 2002 (including ensuing Congressional actions pursuant to the Act) a terrorist act may be certified:
  - a. if the aggregate covered commercial property and casualty insurance losses resulting from the terrorist act exceed \$5 million; and
  - b. (1) if the act of terrorism is:
    - a) a violent act; or
    - b) an act that is dangerous to human life, property or infrastructure; and(2) if the act is committed:
    - a) by an individual or individuals as part of an effort to coerce the civilian population of the United States; or
    - b) to influence the policy or affect the conduct of the United States government by coercion.

All other policy terms and conditions apply.

## IMPORTANT INFORMATION REGARDING TERRORISM RISK INSURANCE COVERAGE

The Terrorism Risk Insurance Act of 2002 was signed into law on November 26, 2002. The Act (including ensuing Congressional actions pursuant to the Act) defines an act of terrorism, to mean any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States to be (i) an act of terrorism; (ii) to be a violent act or an act that is dangerous to human life, property or infrastructure; (iii) to have resulted in damage within the United States or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and (iv) 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.

Subject to the policy terms and conditions, this policy provides insurance coverage for acts of terrorism as defined in the Act.

Any coverage for certain commercial lines of property and casualty insurance provided by your policy for losses caused by certified acts of terrorism are partially paid by the federal government under a formula established by federal law. Under this formula, the government will reimburse us for 85% of such covered losses that exceed the statutory deductible paid by us. **You should also know that in the event aggregate insured losses exceed \$100 billion during any year the Act is in effect, then the federal government and participating United States insurers that have met their insurer deductible shall not be liable for the payment of any portion of that amount of the loss that exceeds \$100 billion. In the event that aggregate insured losses exceed \$100 billion annually, no additional claims will be paid by the federal government or insurers.** This formula is currently effective through December 31, 2014.

The premium charge, if any, for this coverage is shown separately on the attached Declarations page. In the event of a certified act of terrorism, future policies also may include a government assessed terrorism loss risk-spreading premium in accordance with the provisions of the Act.

Please contact us if you would like to reject coverage for certified acts of terrorism.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**CONDITIONAL EXCLUSION OF TERRORISM  
INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL  
TERRORISM (RELATING TO DISPOSITION OF FEDERAL  
TERRORISM RISK INSURANCE ACT)**

This endorsement modifies insurance provided under the following:

**COMMERCIAL PROPERTY COVERAGE PART**

**A. Applicability Of This Endorsement**

1. The provisions of this endorsement will apply if and when one of the following situations occurs:
    - a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
    - b. The Program is renewed, extended or otherwise continued in effect:
      - (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and
      - (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.
  2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".
  3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide the revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.
- B.** The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.
- "Terrorism" means activities against persons, organizations or property of any nature:
1. That involve the following or preparation for the following:

- a. Use or threat of force or violence; or
  - b. Commission or threat of a dangerous act; or
  - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. When one or both of the following applies:
- a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
  - b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.
- C. The following exclusion is added:

**Exclusion Of "Terrorism"**

We will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any se-

quence to the loss. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**CONDITIONAL EXCLUSION OF TERRORISM  
INVOLVING NUCLEAR, BIOLOGICAL OR CHEMICAL  
TERRORISM (RELATING TO DISPOSITION OF FEDERAL  
TERRORISM RISK INSURANCE ACT)**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

**A. Applicability Of This Endorsement**

1. The provisions of this endorsement will apply if and when one of the following situations occurs:

- a. The federal Terrorism Risk Insurance Program ("Program"), established by the Terrorism Risk Insurance Act of 2002 (including ensuing Congressional actions pursuant to the Act), terminates; or
- b. The Program is renewed, extended or otherwise continued in effect:

- (1) With revisions that increase insurers' statutory percentage deductible or decrease the federal government's statutory percentage share in potential terrorism losses above such deductible, or that results in a change in the level or terms or conditions of coverage; and

- (2) We are not required by the Program to make terrorism coverage available to you and elect not to do so.

2. When this endorsement becomes applicable in accordance with the terms of A.1.a. or A.1.b., above, it supersedes any terrorism endorsement already endorsed to this policy that addresses "certified acts of terrorism".
3. If this endorsement does NOT become applicable, then any terrorism endorsement already endorsed to this policy, that addresses "certified acts of terrorism", will remain in effect. However, if the Program is renewed, extended or otherwise continued in effect with revisions that change the level or terms or conditions of coverage, and we are required to offer you the revised coverage or to provide revised coverage to those who previously accepted coverage under the Program, then we will take the appropriate steps in response to the federal requirements.



- B.** The following definition is added and applies under this endorsement wherever the term terrorism is enclosed in quotation marks.

"Terrorism" means activities against persons, organizations or property of any nature:

1. That involve the following or preparation for the following:
  - a. Use or threat of force or violence; or
  - b. Commission or threat of a dangerous act; or
  - c. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. When one or both of the following applies:
  - a. The effect is to intimidate or coerce a government or the civilian population or any segments thereof, or to disrupt any segment of the economy; or
  - b. It appears that the intent is to intimidate or coerce a government or the civilian population, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

- C.** The following exclusion is added:

**Exclusion Of "Terrorism"**

We will not pay for "bodily injury", "property damage", "personal injury" or "advertising injury" caused directly or indirectly by "terrorism", in-

cluding action in hindering or defending against an actual or expected incident of "terrorism". All "bodily injury", "property damage", "personal injury" or "advertising injury" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage. This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

1. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination;
2. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material;
3. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
4. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials.

Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, regardless of whether this endorsement was in effect during the entirety of that time period or not.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CALCULATION OF PREMIUM**

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART  
CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART  
COMMERCIAL AUTOMOBILE COVERAGE PART  
COMMERCIAL GENERAL LIABILITY COVERAGE PART  
COMMERCIAL INLAND MARINE COVERAGE PART  
COMMERCIAL PROPERTY COVERAGE PART  
CRIME AND FIDELITY COVERAGE PART  
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART  
FARM COVERAGE PART  
LIQUOR LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
PROFESSIONAL LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

The following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.