



CCLT Purchase Order Request
 Final Draft 12/5/2018
 Date: June 1, 2023

| | | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Purchase Item Requested:</p> <p>Purchase Item Amount:</p> | <p>The Cincinnati Insurance Company</p> <p><u>\$1,577.00</u></p> | | |
| Purchase Limit Threshold | | | |
| <p>Small Dollar (\$0-\$99)</p> <p>Approvers: President Only</p> <p style="text-align: center;"><input type="checkbox"/></p> | <p>Open Market (\$100-\$999)</p> <p>Approvers: President and Officer</p> <p style="text-align: center;"><input type="checkbox"/></p> | <p>Internal Bid (\$1000-\$9,999)</p> <p>Approvers: CCLT Board with Simple Majority</p> <p style="text-align: center;"><input checked="" type="checkbox"/></p> | <p>Formal Bid (\$10,000 or Greater)</p> <p>Approvers: CCLT Board with 2/3rds Majority</p> <p style="text-align: center;"><input type="checkbox"/></p> |
| CCLT Budget | | | |
| <p>Budget Line Item: <u>Insurance</u></p> <p>Property/Class: <u>Other</u></p> | | <p>Amount Budgeted: <u>\$ 2,000.00</u></p> <p>Remaining: <u>\$ 901.00</u></p> | |
| <u>Certification</u> | | | |
| <p>Staff Approval: <u>Jennifer Deaver</u></p> <p>Officer Approval: <u>[Signature]</u></p> <p>Officer Approval: <u>Alex Labrunerie</u></p> | | <p>Date: <u>6/1/2023</u></p> <p>Date: <u>6/1/2023</u></p> <p>Date: <u>6/2/2023</u></p> | |
| <u>Payment</u> | | | |
| <p>Check Number: <u>paid online e-check</u></p> | | <p>Check Sent: _____</p> | |

DocuSign Envelope ID: 3E2B0426-9E4F-48E2-B4BD-6DDD9CBA0B37


Add /
Remove

Billing Account

Date Due

Amount Due

Payment Amount

Payment Date 

Account is pending cancellation due to non-payment of premium. Payment of the full amount due is required.



1000529701

May 24, 2023

\$1,577.00

1577.00

Now



Statement – Premium Due

000862 128 1000529701 24002 04
COLUMBIA COMMUNITY LAND TRUST
500 E WALNUT ST STE 108
COLUMBIA MO 65201-1446

| | |
|--------------------|------------|
| Amount Due: | \$2,275.00 |
| Due Date: | 05/24/2023 |

Payment Method: Direct Invoice
Account Number: 1000529701
Policy Number(s) with Premium Due:
0440053

Statement Prepared On: 05/02/2023

Questions regarding your insurance coverage:
TIG Advisors
(573)875-4800

Questions regarding your statement:
Cincinnati Corporate Billing
877-942-2455, CinciBill@cinfin.com
Monday-Friday, 7:30 a.m.- 6 p.m. Eastern Time
Saturday, 8 a.m.- noon Eastern Time

| | |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pay Online or by Phone: | <i>cinfin.com</i> 800-364-3400 Payments may be made by checking, savings or credit card. We accept Visa®, MasterCard®, Discover® and American Express® cards for online and phone payments. PayPal™, PayPal Credit and Venmo™ are accepted for online payments. All payments confirmed prior to 3 p.m. Eastern Time are applied the same day. |
| Payment Address: | The Cincinnati Insurance Company P.O. Box 145620 Cincinnati, OH 45250 - 5620 |
| Overnight Payment Address: | The Cincinnati Insurance Company Attention: Corporate Accounts Receivable 6200 South Gilmore Road Fairfield, OH 45014 - 5141 |

Please detach and return the remittance stub below with your payment.

Make check payable to: THE CINCINNATI INSURANCE COMPANY. *Please include your account number on the check. Do not send cash. If paying multiple accounts include the remittance stub for each.

| Account Number | Due Date | Amount Due |
|----------------|------------|------------|
| 1000529701 | 05/24/2023 | \$2,275.00 |

Late Payments: A fee of up to \$25 and/or account cancellation may result if the total amount due is not received and posted by the due date.

COLUMBIA COMMUNITY LAND TRUST
500 E WALNUT ST STE 108
COLUMBIA MO 65201-1446

Please mark for change of address and complete the reverse side.

THE CINCINNATI INSURANCE COMPANY
PO BOX 145620
CINCINNATI OH 45250 -5620

Payor Name: COLUMBIA COMMUNITY LAND TRUST

Account Number: 1000529701

Account Number: 1000529701 **Policy Number(s):** 0440053

Change of Address

*Please print clearly in blue or black ink.

- Billing Address (applies to all policies)
- Policy Mailing Address All Policies List Selected Policies _____

Street Address _____

City, State _____

Zip Code _____ Area Code and Business Phone _____

Payor Name: COLUMBIA COMMUNITY LAND TRUST

Account Number: 1000529701

SUMMARY OF YOUR ACCOUNT:

| | |
|-----------------------------------------|-------------------|
| Previous Statement 05/24/2022 | \$7,781.00 |
| Payment Received 05/13/2022 - Thank You | -\$1,862.00 |
| Refund | \$4,454.00 |
| Current Policy Activity | -\$8,098.00 |
| | <hr/> |
| Amount Due for Account | \$2,275.00 |

CURRENT POLICY ACTIVITY:

POLICY TYPE: Commercial Package Policy **POLICY NUMBER:** 0440053 **EXPIRATION DATE:** 05/24/2023
PAY PLAN: Annual **NAMED INSURED:** Columbia Community Land Trust
COVERAGE PROVIDED BY: The Cincinnati Insurance Company

| Effective Date | Description | Amount Due |
|----------------|--------------------------------------------------------------------------------------------------------|---------------------|
| | General Liability Audit | -\$4,454.00 |
| 05/09/2022 | Endorsement #15 AMENDING GA532 91583 PER REVISED ATTACHED | -\$233.00 |
| | Change in premium: | -\$233.00 |
| 05/24/2022 | Endorsement A CHANGE IN PREMIUM DUE TO A POLICY TRANSACTION EFFECTIVE 05-09-2022 ENDORSEMENT #15 | -\$5,686.00 |
| | | <hr/> |
| | | -\$10,373.00 |

POLICY TYPE: Commercial Package Policy **POLICY NUMBER:** 0440053 **EXPIRATION DATE:** 05/24/2026
PAY PLAN: Annual **NAMED INSURED:** Columbia Community Land Trust
COVERAGE PROVIDED BY: The Cincinnati Insurance Company

| Effective Date | Description | Amount Due |
|----------------|-------------|-------------------|
| 05/24/2023 | Installment | \$2,275.00 |
| | | <hr/> |
| | | \$2,275.00 |

This statement does not provide coverage or replace any provision of your policy. Read your policy and review your declarations page carefully for complete information on coverages provided.

Premiums Due - Payment is due on the due date shown on the front of the statement. Please allow sufficient time for postal delivery. Online or phone payments that receive a confirmation number before 3 p.m. Eastern Time apply the same day. We process payments confirmed after 3 p.m. Eastern Time the next day. **If you send your payment by mail, please make the check payable to The Cincinnati Insurance Company.**

Payments to Your Account - Payments post directly to your account, not to a specific policy contained within your account. The current amount due for each policy determines the application of payment on an account with more than one policy. Any partial payment, an amount less than the amount due, as shown on the front of this statement - applies proportionately to policies with a current balance due. The unpaid balance may result in cancellation of one or all policies within your account for nonpayment of premium. If you want payments posted to a specific policy(ies) and not to a multi-policy account, please contact your agency and request single policy billing, after which you will receive a separate statement for each policy.

Partial Payments - Change of Pay Plan - A partial payment of the amount due does not change the pay plan. You may receive a late notice or cancellation notice for partial payments made without a corresponding pay plan change. Please refer to **Disclosure of Direct Bill Fees and Charges**. To change your pay plan, please contact your agency. The pay plans available are monthly, quarterly, semi-annual and annual pay. You may elect to pay your premiums by direct invoice, electronic funds transfer or automatic payment¹ - checking, savings, debit or credit card.

Direct Bill Fees and Charges - We may charge late, non-sufficient funds or reinstatement charges, based on the location of the payor of the account, of up to \$25 each, not to exceed the amount filed with and approved by the payor's state if:

- We receive your payment after the due date shown on the statement or receive only a partial payment of the amount due without a corresponding pay plan change. To change your pay plan, please contact your agency. The pay plans are monthly, quarterly, semi-annual and annual pay. **If you do not pay the full amount due, including any direct bill fees, you may incur additional late charges, or we may cancel your policy(ies) due to nonpayment of premium.**
- Your financial institution returns your check or declines your EFT or automatic payment¹ - checking, savings or debit card transaction due to NSF.
- We process a policy reinstatement after a notice of cancellation for nonpayment of premium became effective. There are no requirements to reinstate a policy once cancellation for nonpayment of premium has become effective. The decision to reinstate coverage is solely at the discretion of The Cincinnati Insurance Companies.

For additional information, please refer to Disclosure of Direct Bill Fees and Charges included with this statement.

Installment Fees - An installment fee of up to \$5.00, not to exceed the amount filed with and approved in your state, may apply to each installment on policies contained within your account.

Installment fees do not apply to policies paid by electronic funds transfer (EFT) or automatic payment¹ when paid by a checking or savings account or debit cards. Automatic payments¹ paid via credit card, PayPalTM, PayPal Credit and VenmoTM may include an installment fee.

Workers Compensation policies are not subject to installment fees.

Audit Premiums - For policies subject to audit, any additional premium is due in full once the audit is complete. If you are paying premiums by electronic funds transfer (EFT) or automatic payment¹, we will advise you of the payment date and the amount due before initiating a payment transaction. We initiate the withdrawal of your audit premium due from your registered bank account or charge your credit or debit card on the due date reflected on your statement. An unpaid audit may result in the cancellation of your current policy(ies) for nonpayment of premium². Any return premium more than the premium due for your current policy(ies) applies to the unpaid audit(s).

Audit Payment Option for EFT Payment Method - You have a choice as to how to pay the audit premium. You may choose to include the audit premium in your electronic funds transfer (EFT)¹, or you may pay the audit premium separately and not have it included in the EFT withdrawal¹.

If you have chosen to have your audits billed separately and not included in the EFT withdrawal¹:

- The Cincinnati Insurance Company must receive payment of the audit premium by the due date shown on the statement.
- If we do not receive payment for the audit premium, we will redirect your EFT withdrawal¹ designated for fees, charges, endorsements, or installment premium to the unpaid audit balance².
- Redirection of your EFT withdrawal¹ originally intended for fees, charges, endorsements, or installment premiums to the unpaid audit balance may result in the cancellation of the policies contained within your account for nonpayment of premium².

Endorsements Due in Full Option - Policy endorsements are payable in full. We will not revise any remaining unpaid installments for the current policy year. Credits for return premiums greater than the current amount due will be on future account statement(s). We will adjust the annual premium on the anniversary date for multi-year policies and include the applicable charges or credits for any changes made during the prior policy period. The endorsements due in full option does not apply to Workers Compensation or North Carolina non-fleet, private passenger auto policies.

Cancellation Due to Nonpayment of Premium - If you have a single policy account and we issue a cancellation notice for nonpayment of premium, you must pay in full all unpaid premium, fees, charges and audits for your account by the legal cancellation date to keep your insurance coverage in force.

Suppose your account consists of multiple policies, and we issue a cancellation notice for nonpayment of premium for more than one policy. In that case, the legal cancellation dates for the policies may be different due to state notification laws. In these situations, one policy may cancel earlier than the others.

To keep your insurance coverages in force for all policies within your account, we must receive all unpaid premium, fees, charges, and audits for your account for all policies before the earliest of the legal cancellation dates. We post payments to your account, not to specific policies contained within your account. An account with more than one policy will have payments apply based upon the current amount due for each policy. You may not elect to pay one policy and leave the other policies within your account underpaid or unpaid. Partial payments of the amount due will not rescind a nonpayment cancellation.

There are no requirements to reinstate a policy once cancellation for nonpayment of premium has become effective. The decision to reinstate coverage is solely at the discretion of The Cincinnati Insurance Companies.

Premiums Due After Cancellation - If your policy cancels for nonpayment of premium, you may receive a statement from The Cincinnati Insurance Company for the premium due to us for coverage provided between the original due date and the legal date of cancellation. Coverage remains in effect up to the legal cancellation date, as shown on the cancellation notice. For each day coverage remains in effect during the notification period, an additional premium is due. If you do not pay the additional premium and any direct bill charges due, we may refer your account to a collection agency.

Coverage No Longer Needed or Placed with Another Carrier - Premiums shown on this statement may not be due for policies you have removed coverages from or placed with another carrier. Please contact your agency to discuss your account.

¹ EFT and Automatic Payments are not available in NV and TX.

² Does not apply in MD and NY.

DISCLOSURE OF DIRECT BILL FEES AND CHARGES

This disclosure does not provide coverage or replace any provisions of your policy. Read your policy and review your declarations page carefully for complete information on coverages provided.

Your insurance premium is being paid directly to us rather than through your insurance agency. We appreciate your prompt payment of the premium due. Please note that additional fees and charges apply:

- Late Charge - payment is late
- Non-sufficient funds charge - payment returns to us for insufficient funds
- Reinstatement fee - your policy was previously canceled for nonpayment of premium and has been reinstated at either your or your agent's request

There are no requirements to reinstate a policy once cancellation for nonpayment of premium has become effective. The decision to reinstate coverage is solely at the discretion of The Cincinnati Insurance Companies.

First, we apply payments to any applicable fees and charges and then to outstanding premium in these states: AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IN, IA, KS, LA, ME, MA, MI, MS, MO, NE, NV, NH, NJ, ND, OH, OK, OR, PA, RI, SD, TN, TX, UT, VT, VA, WA, WV, WI and WY. If the payment received is insufficient to cover the total amount due, including all premiums, fees and charges billed, we will apply your payment first to the fees or charges and apply any remaining payment amount to the billed premium. We may assess an additional late charge if a portion of the billed premium remains unpaid. Unpaid premium may result in the cancellation of your account for nonpayment of premium.

We apply payments to premium and then to any applicable fees and charges in these states: IL, MN, NM, NY and SC. If the payment received is not sufficient to cover the premium, fees and charges billed, we will apply your payment first to the billed premium and apply any remaining payment to the fees or charges.

Not all charges apply in all states, and a list of the types or charges is below. Following each fee or charge description, we list the states where the fee or charge applies and the amount of the fee or charge. Fees and charges do not apply in: KY, MD, MT and NC.

Late Charge: A charge is added to your next account statement each time we receive and process your payment after the due date shown on the account statement or if your payment was less than the amount that was due. Late charges do not apply to accounts paid by Electronic Funds Transfer or automatic payment¹. The state in which your payor's account is located determines the late charge, not to exceed the amount filed and approved by the payor's state.

- \$10 AK, FL, RI and SC
- \$15 MA
- \$25 AL, AZ, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, LA, ME, MI, MN, MS, MO, NE, NV, NH, NM, ND, OH, OK, OR, PA, SD, TN, TX, UT, VT, VA, WA, WI and WY

¹ Not available in NV and TX.

Non-Sufficient Funds Charge: We waive the first Non-Sufficient Funds charge. We may add a NSF charge to your account for each subsequent return of payment while continuously insured with The Cincinnati Insurance Companies. The state in which your account's payor is located determines the NSF charge, not to exceed the amount filed and approved by the payor's state:

- \$10 AK, FL, NJ, RI and SC
- \$15 MA
- \$20 NY
- \$25 AL, AZ, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, LA, ME, MI, MN, MS, MO, NE, NV, NH, NM, ND, OH, OK, OR, PA, SD, TN, TX, UT, VT, VA, WA, WI and WY

Reinstatement Fee: We waive the first reinstatement fee. A reinstatement fee may be added to your account for each subsequent reinstatement due to nonpayment of premium while continuously insured with The Cincinnati Insurance Companies. The state in which your account's payor is located determines the reinstatement fee, not to exceed the amount filed with and approved by the payor's state:

- \$10 AK, RI and SC
- \$15 MA
- \$20 NY
- \$25 AL, AZ, AR, CA, CO, CT, DE, DC, GA, HI, ID, IL, IN, IA, KS, LA, ME, MI, MN, MS, MO, NE, NV, NH, NM, ND, OH, OK, OR, PA, SD, TN, TX, UT, VT, VA, WA, WI and WY



NOTICE TO POLICYHOLDERS

DIRECT BILL ACCOUNT CREDIT PROCEDURE

This is a notice of how an account credit will be applied to your policy or to all of the policies being billed as a single account.



Account Credits

- A. If your account is comprised of **a single policy** and an endorsement or premium audit results in a credit (return premium), the credit is applied to that policy. If your account does not have a future installment due at the time the endorsement or audit is processed, the credit is refunded to the payor listed for your account. If you do not wish for credits to be automatically applied to future unpaid installments, please contact us to request a refund. Please note that the amount of the refund may vary based upon the date you contact us and your billing schedule.
- B. If your account is comprised of **more than one policy** and an endorsement or premium audit results in a credit (return premium), the credit is applied in the following manner:
 - Payments previously applied to your account are deferred.
 - The credit that results from the endorsement or audit is applied to the policy generating the credit.
 - The payments that were deferred are then reapplied to the account in order to satisfy the amount due.
 - Any excess payment that results from the credit is applied proportionately to your policies with a future payment or installment due.
 - If you do not wish for credits to be automatically applied to future unpaid installments, please contact us to request a refund. Please note that the amount of the refund may vary based upon the date you contact us and your billing schedule.
 - If your account does not have a future installment or payment due at the time the endorsement or audit is processed, the credit is refunded to the payor listed for your account.

(Does not apply to audit return premium for payors located in New York; does not apply to premiums due more than 30 days from the date of processing for payors located in New Hampshire. These credits are automatically refunded to the payor)

To request a refund, contact us at:

Mailing Address

The Cincinnati Insurance Company
PO Box 14529
Cincinnati, OH 45250-0529

Toll free phone number

877-942-2455

Electronic mail

CinciBill@cinfin.com



Molly Fair <molly.fair@como.gov>

Columbia Community Land Trust

12 messages

Molly Fair <molly.fair@como.gov>

Tue, May 9, 2023 at 11:47 AM

To: bdavis@tigadvisors.com

Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Good morning,

I had a couple of questions about the attached statement. Could you explain why the amount due increased from \$1,862.00 last year to \$2,275.00 this year? Also, could you please verify which addresses are included under this policy?

Thank you,

--

Molly Fair

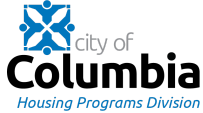
Administrative Technician

Housing Programs Division

500 E. Walnut Suite 108/P.O. Box 6015

Columbia, MO 65205

573-874-7288



 **Cincinatti Insurance Company CCLT Bill May 2023.pdf**
323K**Barb Davis** <bdavis@tigadvisors.com>

Tue, May 9, 2023 at 12:47 PM

To: Molly Fair <molly.fair@como.gov>

Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Hi Molly,

This policy actually renews on 5/24/2023. The premium has increased for a couple of reasons: your expiring policy was written on a 3 year policy which means the rates in effect when the policy was issued on 5/24/2020 have not changes since then, and post pandemic rates and premiums have increased significantly across the board for all types of coverages. Your renewal policy has been issued on a 3 year term again so you have locked in the rates for another 3 years.

I have attached a summary showing all of the locations covered on this policy. There is only 1 location, 1102 Rear Coats, with property coverage. All other locations are covered for liability only.

Please review the attached and let me know of any changes or corrections that need to be made.

Thanks

Barb Davis

Client Manager

TIG Advisors

From: Molly Fair <molly.fair@como.gov>
Sent: Tuesday, May 9, 2023 11:48 AM
To: Barb Davis <bdavis@tigadvisors.com>
Cc: Jennifer Deaver <jennifer.deaver@como.gov>; Darcie Clark <darcie.clark@como.gov>
Subject: Columbia Community Land Trust

Caution: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

[Quoted text hidden]

This electronic mail message contains information that (a) is or may be PRIVILEGED, CONFIDENTIAL, PROPRIETARY IN NATURE OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE; AND (b) is intended only for the use of the addressee(s) named herein. If you are not the intended recipient, and an addressee or the person responsible for delivering this electronic mail message to an addressee, you are hereby notified that reading, using, copying or distributing any part of the message is strictly prohibited. If you have received this electronic message in error, please contact the sender immediately and take any and all steps necessary to delete this electronic mail message completely from your computer system. Thank you.

2 attachments



23-26 CPKG renewal policy - Col Comm Land Trust.pdf
1309K



23-24 Summary - Col Comm Land Trust.pdf
94K

Molly Fair <molly.fair@como.gov>
To: Barb Davis <bdavis@tigadvisors.com>
Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Tue, May 9, 2023 at 4:08 PM

Barb,

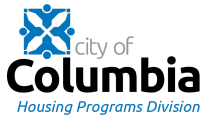
I appreciate the information. We do not need the property coverage on 1102 Rear Coats, just the liability coverage like the other properties. We will also need to add liability coverage for 1101 N 8th St, Columbia, MO 65201 and 1105 N 8th St, Columbia, MO 65201. Would you be able to make those changes and send an updated invoice?

Thank you!

--

Molly Fair

Administrative Technician
Housing Programs Division
500 E. Walnut Suite 108/P.O. Box 6015
Columbia, MO 65205
573-874-7288



[Quoted text hidden]

Barb Davis <bdavis@tigadvisors.com>
To: Molly Fair <molly.fair@como.gov>
Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Tue, May 9, 2023 at 4:11 PM

Molly,

Yes I can make those changes for you. Are the both of the buildings on N 8th St single family dwellings?

[Quoted text hidden]

[Quoted text hidden]

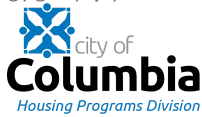
Molly Fair <molly.fair@como.gov>
To: Barb Davis <bdavis@tigadvisors.com>
Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Tue, May 9, 2023 at 4:18 PM

Correct, they are both single family homes. Thanks Barb!

--

Molly Fair
Administrative Technician
Housing Programs Division
500 E. Walnut Suite 108/P.O. Box 6015
Columbia, MO 65205
573-874-7288



[Quoted text hidden]

Molly Fair <molly.fair@como.gov>
To: Barb Davis <bdavis@tigadvisors.com>
Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Wed, May 17, 2023 at 11:56 AM

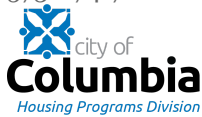
Hi Barb,

Just wanted to touch base with you and see if you'd had a chance to make those changes?

Thanks!

--

Molly Fair
Administrative Technician
Housing Programs Division
500 E. Walnut Suite 108/P.O. Box 6015
Columbia, MO 65205
573-874-7288



[Quoted text hidden]

Barb Davis <bdavis@tigadvisors.com>
To: Molly Fair <molly.fair@como.gov>
Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Wed, May 17, 2023 at 12:21 PM

Yes the changes have been made but I have not received the endorsement yet. The wheels don't usually turn that fast. I will forward the endorsement as soon as I receive it.

[Quoted text hidden]

[Quoted text hidden]

Molly Fair <molly.fair@como.gov>
To: Barb Davis <bdavis@tigadvisors.com>
Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

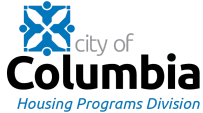
Wed, May 17, 2023 at 12:22 PM

No problem, just wanted to make sure I wasn't missing anything. Thanks!

--

Molly Fair

Administrative Technician
Housing Programs Division
500 E. Walnut Suite 108/P.O. Box 6015
Columbia, MO 65205
573-874-7288



[Quoted text hidden]

Barb Davis <bdavis@tigadvisors.com>
To: Molly Fair <molly.fair@como.gov>
Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Thu, Jun 1, 2023 at 10:07 AM

Hi Molly,

I received a past due notice from Cincinnati Insurance Company for your renewal policy – a copy of that email is attached. The premium shown does include the \$675 credit for the changes we recently made to the policy. A copy of that endorsement is also attached. Payment must be made as soon as possible to avoid a lapse in coverage.

Let me know if you have any questions.

[Quoted text hidden]

[Quoted text hidden]

----- Forwarded message -----

From: Ranae See <rsee@tigadvisors.com>
To: Barb Davis <bdavis@tigadvisors.com>
Cc:
Bcc:
Date: Thu, 1 Jun 2023 14:54:20 +0000
Subject: FW: ENP0440053 Pending Cancellation Notice Issued

Barb,

This email came for you

Thanks,

Ranae

Ranae See

Office Administrator

TIG Advisors

p: 573-875-4800 x2101

From: CINCIBILL@CINFIN.COM <CINCIBILL@CINFIN.COM>
Sent: Wednesday, May 31, 2023 4:43 AM
To: TIG - Askus <askus@tigadvisors.com>
Subject: ENP0440053 Pending Cancellation Notice Issued

Caution: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

This notification is for your information only. We have issued a pending cancellation notice for nonpayment of premium for the following direct bill policy. Please forward this message to the producer or customer service representative in your agency who works with this policyholder.

Account Number: 1000529701

Named Insured: Columbia Community Land Trust
Policy Number: ENP0440053

Amount due: \$1,577.00

Late Charge: \$25.00

Total Amount Due: \$1,602.00

Cancellation date: 06-14-23

Our records show the payor as:
Columbia Community Land Trust
[500 E WALNUT ST STE 108](#)
COLUMBIA MO 65201-1446

If payment is received and processed prior to the cancellation date shown above, the cancellation will be rescinded.

To view additional information about this account through CinciLink, select My Tools, then CinciBill.

To contact a Cincinnati Corporate Billing representative, please call 877-942-2455.

Thank you for your business.

Confidentiality Notice: The information included in this email, including any attachments, is for the sole use of the intended recipient and may contain information that is confidential and protected. Any unauthorized review, use, disclosure, distribution or similar action is prohibited. If you are not the intended recipient, please contact the sender and delete all copies of the original message immediately.

2 attachments



23-24 CPKG endt - Columbia Comm Land Trust.pdf

65K



FW: ENP0440053 Pending Cancellation Notice Issued.eml

13K

Molly Fair <molly.fair@como.gov>

Thu, Jun 1, 2023 at 11:56 AM

To: Barb Davis <bdavis@tigadvisors.com>

Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Hi Barb,

Thanks for sending that over. Would we be able to get the full renewal policy containing the new endorsement and also an updated policy summary so we have the complete updated information?

Can you please also clarify why we are being charged a late fee? We have not received any updated documentation or statements until your email today.

Thank you,

--

Molly Fair

Administrative Technician

Housing Programs Division

500 E. Walnut Suite 108/P.O. Box 6015

Columbia, MO 65205

573-874-7288



Columbia

Housing Programs Division

[Quoted text hidden]

Barb Davis <bdavis@tigadvisors.com>

Thu, Jun 1, 2023 at 1:24 PM

To: Molly Fair <molly.fair@como.gov>

Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Hi Molly,

OK, I just called the billing department and told them what was happening with this account and they waived the late for me. I know it sounds crazy but all companies do the billing the same way. The invoice had already gone out for the renewal premium with a due date of 5/24/2023. When no payment was received by 5/24, their system automatically put a late fee on their account even though there was a credit endorsement making the current balance lower than the balance shown on the statement.

I sent you a copy of the policy on 5/9/2023 and then the endorsement this morning, so you should have all documents already. The company will not issue a new policy with the changes. I have also attached a current Summary of all coverages.


Let me know if you need anything else.

[Quoted text hidden]

[Quoted text hidden]

3 attachments

 **23-24 Summary - Columbia Community Land Trust.pdf**
95K

 **23-24 CPKG renewal - Columbia Community Land Trust.pdf**
1309K

 **23-24 CPKG endt - Columbia Comm Land Trust.pdf**
65K

Molly Fair <molly.fair@como.gov>

Thu, Jun 1, 2023 at 3:13 PM

To: Barb Davis <bdavis@tigadvisors.com>

Cc: Jennifer Deaver <jennifer.deaver@como.gov>, Darcie Clark <darcie.clark@como.gov>

Barb,

Thank you for getting that waived and providing the additional documentation. I appreciate all your help with this.

Best,

--

Molly Fair

Administrative Technician

Housing Programs Division

500 E. Walnut Suite 108/P.O. Box 6015

Columbia, MO 65205

573-874-7288



[Quoted text hidden]



Mailing Address:
P.O. Box 145496
Cincinnati, OH 45250-5496

Street Address
6200 S. Gilmore Road
Fairfield, OH 45014-5141
513.870.2000

POLICY SUMMARY

Insured: Columbia Community Land Trust
Quote Number: 1280015 V5
Policy Number: ENP0440053
Policy Dates: 05/24/2023 - 05/24/2026
Trans Eff Date: 05/24/2023

PREMIUM SUMMARY

PREMIUM

| | |
|-----------------------------|-------------------|
| General Liability | \$1,575.00 |
| Terrorism | \$25.00 |
| Total Annual Premium | \$1,600.00 |

LOCATION SCHEDULE

| Loc Number | Address | Bldg Number |
|------------|-----------------------------------------------------------------------|-------------|
| 1 | 103 LYNN ST COLUMBIA MO 65203 | |
| 2 | 105 LYNN ST COLUMBIA MO 65203 | |
| 3 | 107 LYNN ST COLUMBIA MO 65203 | |
| 4 | 109 LYNN ST COLUMBIA MO 65203 | |
| 5 | 113 LYNN ST COLUMBIA MO 65203 | |
| 6 | 115 LYNN ST COLUMBIA MO 65203 | |
| 7 | 700 OAK ST COLUMBIA MO 65203 | |
| 8 | 111 LYNN ST COLUMBIA MO 65203 | |
| 9 | 804 KING AVE COLUMBIA MO 65203 | |
| 10 | 1100 REAR COATS COLUMBIA MO 65201 | |
| 11 | 1102 REAR COATS COLUMBIA MO 65201 | |
| 12 | 1104 REAR COATS COLUMBIA MO 65201 | |
| 13 | 1106 REAR COATS COLUMBIA MO 65201 | |
| 14 | 1108 REAR COATS COLUMBIA MO 65201 | |
| 15 | COMMON LOT(C1 OF THE CULLIMORE COTTAGES FINAL PLAT) COLUMBIA MO 65203 | |
| 16 | 7 3RD AVE COLUMBIA MO 65203 | |
| 17 | 19 3RD AVE COLUMBIA MO 65203 | |
| 18 | 9 3RD AVE COLUMBIA MO 65203 | |
| 19 | 1101 N 8TH ST COLUMBIA MO 65201 | |
| 20 | 1105 N 8TH ST COLUMBIA MO 65201 | |

| GENERAL LIABILITY | LIMIT | PREMIUM |
|---------------------------------------------------------------------|-----------------------------|-----------------------|
| <u>Premises Operations And Products/Completed Operations</u> | | |
| Occurrence Limit: \$1,000,000 | | |
| General Aggregate: \$2,000,000 | | |
| Products Aggregate Limit: \$2,000,000 | | |
| Personal and Advertising Injury Limit: \$1,000,000 | | |
| Exclusion Personal and Advertising Injury: No | | |
| Exclusion Damage to Premises Rented to You: No | | |
| Exclusion Employees and Volunteer Workers as Insureds: No | | |
| Medical Payments: \$5,000 | | |
| Excess Med Pay: No | | |
| ALL LOCATIONS | | |
| BI Exception to Pollutant Exclusion | | \$50.00 |
| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
| 91583 CONTRACTORS-SUB WORK-CONST,ETC.1 OR 2 FAMILY | Total Cost | |
| Prem/Op Exposure: If Any | | STA |
| Prod/CO Exposure: If Any | | STA |
| Deductible Basis: Per Claim | | |
| Premises Deductible Type: PD Only | | |
| Premises Deductible: 1,000 | | |
| Products Deductible Type: PD Only | | |
| Products Deductible: 1,000 | | |
| LOCATION 1 - 103 LYNN ST, COLUMBIA, MO 65203 | | |
| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| LOCATION 2 - 105 LYNN ST, COLUMBIA, MO 65203 | | |
| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| LOCATION 3 - 107 LYNN ST, COLUMBIA, MO 65203 | | |
| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| LOCATION 4 - 109 LYNN ST, COLUMBIA, MO 65203 | | |
| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| LOCATION 5 - 113 LYNN ST, COLUMBIA, MO 65203 | | |
| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| LOCATION 6 - 115 LYNN ST, COLUMBIA, MO 65203 | | |
| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| LOCATION 7 - 700 OAK ST, COLUMBIA, MO 65203 | | |
| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| LOCATION 8 - 111 LYNN ST, COLUMBIA, MO 65203 | | |
| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |

| | | |
|--------------------------------------|------|----------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | \$74.00 |
| Prem/Op Exposure: 1 | | Included |
| Prod/CO Exposure: Included | | |

LOCATION 9 - 804 KING AVE, COLUMBIA, MO 65203

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | \$74.00 |
| Prem/Op Exposure: 1 | | Included |
| Prod/CO Exposure: Included | | |

LOCATION 10 - 1100 REAR COATS, COLUMBIA, MO 65201

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | \$74.00 |
| Prem/Op Exposure: 1 | | Included |
| Prod/CO Exposure: Included | | |
| Deductible Basis: Per Claim | | |
| Premises Deductible Type: PD Only | | |
| Premises Deductible: 1,000 | | |
| Products Deductible Type: PD Only | | |
| Products Deductible: 1,000 | | |

LOCATION 11 - 1102 REAR COATS , COLUMBIA, MO 65201

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | \$74.00 |
| Prem/Op Exposure: 1 | | Included |
| Prod/CO Exposure: Included | | |
| Deductible Basis: Per Claim | | |
| Premises Deductible Type: PD Only | | |
| Premises Deductible: 1,000 | | |
| Products Deductible Type: PD Only | | |
| Products Deductible: 1,000 | | |

LOCATION 12 - 1104 REAR COATS , COLUMBIA, MO 65201

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | \$74.00 |
| Prem/Op Exposure: 1 | | Included |
| Prod/CO Exposure: Included | | |
| Deductible Basis: Per Claim | | |
| Premises Deductible Type: PD Only | | |
| Premises Deductible: 1,000 | | |
| Products Deductible Type: PD Only | | |
| Products Deductible: 1,000 | | |

LOCATION 13 - 1106 REAR COATS , COLUMBIA, MO 65201

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | \$74.00 |
| Prem/Op Exposure: 1 | | Included |
| Prod/CO Exposure: Included | | |

LOCATION 14 - 1108 REAR COATS , COLUMBIA, MO 65201

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | \$74.00 |
| Prem/Op Exposure: 1 | | Included |
| Prod/CO Exposure: Included | | |
| Deductible Basis: Per Claim | | |
| Premises Deductible Type: PD Only | | |
| Premises Deductible: 1,000 | | |
| Products Deductible Type: PD Only | | |
| Products Deductible: 1,000 | | |

LOCATION 15 - COMMON LOT(C1 OF THE CULLIMORE COTTAGES FINAL PLAT), COLUMBIA, MO 65203

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|----------------------------------------|----------------------|----------------|
| 47051 REAL ESTATE DEVELOPMENT PROPERTY | Each | \$119.00 |
| Prem/Op Exposure: 1 | | Included |
| Prod/CO Exposure: Included | | |

LOCATION 16 - 7 3RD AVE, COLUMBIA, MO 65203

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |

| | |
|-----------------------------------|----------|
| Prem/Op Exposure: 1 | \$74.00 |
| Prod/CO Exposure: Included | Included |
| Deductible Basis: Per Claim | |
| Premises Deductible Type: PD Only | |
| Premises Deductible: 1,000 | |
| Products Deductible Type: PD Only | |
| Products Deductible: 1,000 | |

LOCATION 17 - 19 3RD AVE, COLUMBIA, MO 65203

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| Deductible Basis: Per Claim | | |
| Premises Deductible Type: PD Only | | |
| Premises Deductible: 1,000 | | |
| Products Deductible Type: PD Only | | |
| Products Deductible: 1,000 | | |

LOCATION 18 - 9 3RD AVE, COLUMBIA, MO 65203

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| Deductible Basis: Per Claim | | |
| Premises Deductible Type: PD Only | | |
| Premises Deductible: 1,000 | | |
| Products Deductible Type: PD Only | | |
| Products Deductible: 1,000 | | |

LOCATION 19 - 1101 N 8TH ST, COLUMBIA, MO 65201

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| Deductible Basis: Per Claim | | |
| Premises Deductible Type: PD Only | | |
| Premises Deductible: 1,000 | | |
| Products Deductible Type: PD Only | | |
| Products Deductible: 1,000 | | |

LOCATION 20 - 1105 N 8TH ST, COLUMBIA, MO 65201

| <u>Classification Description</u> | <u>Premium Basis</u> | <u>Premium</u> |
|--------------------------------------|----------------------|----------------|
| 63010 DWELLINGS-1 FAMILY-(LRO) COMM. | Each | |
| Prem/Op Exposure: 1 | | \$74.00 |
| Prod/CO Exposure: Included | | Included |
| Deductible Basis: Per Claim | | |
| Premises Deductible Type: PD Only | | |
| Premises Deductible: 1,000 | | |
| Products Deductible Type: PD Only | | |
| Products Deductible: 1,000 | | |

| | |
|----------------------------------------|-------------------|
| Total General Liability Premium | \$1,575.00 |
|----------------------------------------|-------------------|

e-CLAS™ Banner Page

Environment: PRODUCTION

Policy Number: ENP 044 00 53

Effective Date: 05-24-2023

Named Insured: COLUMBIA COMMUNITY LAND TRUST

24-002
TIG ADVISORS
200 EAST SOUTHAMPTON DR STE
200

COLUMBIA MO 65203-3032

**THE
CINCINNATI INSURANCE COMPANIES**

THE CINCINNATI INSURANCE COMPANY THE CINCINNATI INDEMNITY COMPANY
 THE CINCINNATI CASUALTY COMPANY

Named Insured: COLUMBIA COMMUNITY LAND TRUST

Policy Number: ENP 044 00 53

Policy Period: 05-24-2023 to 05-24-2026

Effective Date of Change: 05-24-2023

Endorsement Number: 1

Agency Name: TIG ADVISORS 24-002
COLUMBIA, MO

Explanation of Billing

A change was recently made to your policy with The Cincinnati Insurance Companies. Attached to this summary is the endorsement that amends your policy.

The return premium (credit) for this endorsement is \$675

This credit is for the time period of 05-24-2023 to 05-24-2024. You will receive a statement based on the payment option you have selected.

Please contact your agency if you have any questions concerning your policy or statement:

TIG ADVISORS
200 EAST SOUTHAMPTON DR STE 200
COLUMBIA, MO 65203-3032

573-875-4800

This is not a bill. No payment is necessary at this time.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL CHANGE ENDORSEMENT

Attached to and forming part of:

Auto / Garage
Policy Number

All Other
Policy Number **ENP 044 00 53**

Effective Date
of Endorsement **05-24-2023**

Issued to **COLUMBIA COMMUNITY LAND TRUST**
Agent **TIG ADVISORS 24-002**
COLUMBIA, MO

Endorsement # **1**

PREMIUM INFORMATION

Return Premium Due at Endorsement Effective Date REFER TO IA4319

Subsequent Annual Installments Decreased by \$ _____

Revised Annual Installment Payment(s) \$ _____

It is agreed that the policy is amended as indicated by

Policy Installment Premium Amended to:

Annual Semi-Annual Quarterly

Named Insured

Mailing Address

Form(s) Added

Form(s) Deleted

| | |
|----------------|------------------------------------------------------------------------------------|
| IA4215MO 08/22 | MISSOURI CHANGES |
| FM502 07/08 | COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS |
| FM101 05/16 | BUILDING AND PERSONAL PROPERTY COVERAGE FORM (INCLUDING SPECIAL CAUSES OF LOSS) |
| CP0128 07/00 | MISSOURI - CALCULATION OF ADDITIONAL PREMIUM |
| FA319 04/21 | AMENDMENT OF COVERAGE - CYBER INCIDENT EXCLUSION |
| FA4028MO 10/05 | MISSOURI CHANGES - NUCLEAR HAZARD EXCLUSION |
| FA450 05/16 | COMMERCIAL PROPERTY CONDITIONS |

All Other Reason for Change

DELETING PROPERTY COVERAGE

AMENDING IA904 TO INCLUDE:

LOC 19 - 1101 N 8TH ST, COLUMBIA, MO 65201

LOC 20 - 1105 N 8TH ST, COLUMBIA, MO 65201

AMENDING GA532 PER REVISED ATTACHED

Auto / Garage Reason for Change

05-18-2023 07:48

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE OF LOCATIONS

| <u>LOC.</u> | <u>STREET ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-------------|---------------------------------------------------------------------|-------------|--------------|-----------------|
| 1 | 103 LYNN ST COLUMBIA, MO | 65203-3232 | | |
| 2 | 105 LYNN ST COLUMBIA, MO | 65203-3232 | | |
| 3 | 107 LYNN ST COLUMBIA, MO | 65203-3232 | | |
| 4 | 109 LYNN ST COLUMBIA, MO | 65203-3232 | | |
| 5 | 113 LYNN ST COLUMBIA, MO | 65203-3232 | | |
| 6 | 115 LYNN ST COLUMBIA, MO | 65203-3232 | | |
| 7 | 700 OAK ST COLUMBIA, MO | 65203-3263 | | |
| 8 | 111 LYNN ST COLUMBIA, MO | 65203-3232 | | |
| 9 | 804 KING AVE COLUMBIA, MO | 65203-4034 | | |
| 10 | 1100 REAR COATS COLUMBIA, MO | 65201 | | |
| 11 | 1102 REAR COATS COLUMBIA, MO | 65201 | | |
| 12 | 1104 REAR COATS COLUMBIA, MO | 65201 | | |
| 13 | 1106 REAR COATS COLUMBIA, MO | 65201 | | |
| 14 | 1108 REAR COATS COLUMBIA, MO | 65201 | | |
| 15 | COMMON LOT(C1 OF THE CULLIMORE COTTAGES FINAL PLAT) COLUMBIA, MO | 65203 | | |

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE OF LOCATIONS

| <u>LOC.</u> | <u>STREET ADDRESS</u> | <u>CITY</u> | <u>STATE</u> | <u>ZIP CODE</u> |
|-------------|------------------------------------------|-------------|--------------|-----------------|
| 16 | 7 3RD AVE COLUMBIA, MO 65203-4011 | | | |
| 17 | 19 3RD AVE COLUMBIA, MO 65203-4011 | | | |
| 18 | 9 3RD AVE COLUMBIA, MO 65203-4011 | | | |
| 19 | 1101 N 8TH ST COLUMBIA, MO 65201-4523 | | | |
| 20 | 1105 N 8TH ST COLUMBIA, MO 65201-4523 | | | |

THE CINCINNATI INSURANCE COMPANY

A Stock Insurance Company

**COMMERCIAL GENERAL LIABILITY COVERAGE
PART DECLARATIONS**Attached to and forming part of POLICY NUMBER: **ENP 044 00 53**

Named Insured is the same as it appears in the Common Policy Dedarations

LIMITS OF INSURANCE

| | | |
|----------------------------------------------------|--------------|--------------------------------|
| EACH OCCURRENCE LIMIT | \$ 1,000,000 | |
| GENERAL AGGREGATE LIMIT | \$ 2,000,000 | |
| PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT | \$ 2,000,000 | |
| PERSONAL & ADVERTISING INJURY LIMIT | \$ 1,000,000 | ANY ONE PERSON OR ORGANIZATION |
| DAMAGE TO PREMISES RENTED TO YOU LIMIT | | ANY ONE |
| \$100,000 limit unless otherwise indicated herein: | \$ | PREMISES |
| MEDICAL EXPENSE LIMIT | | |
| \$5,000 limit unless otherwise indicated herein: | \$ | ANY ONE PERSON |

| CLASSIFICATION | CODE NO. | PREMIUM BASE | RATE | | ADVANCE PREMIUM | |
|-------------------------------------------------------------------|----------|-------------------------|---------------------------------|-----------|---------------------------------|-----------|
| | | | Products / Completed Operations | All Other | Products / Completed Operations | All Other |
| CONTRACTORS - SUBCONTRACTED WORK (MO) | 91583 | E I F ANY TOTAL COST | 5.295 | 1.745 | STA | STA |
| LOC. 1 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.428 | | 74 |
| LOC. 2 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.428 | | 74 |
| LOC. 3 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.428 | | 74 |
| LOC. 4 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.428 | | 74 |
| LOC. 5 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.428 | | 74 |
| LOC. 6 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.428 | | 74 |
| LOC. 7 - MO | | | | | | |

| CLASSIFICATION | CODE NO. | PREMIUM BASE | RATE | | ADVANCE PREMIUM | |
|---------------------------------------------------------------------------------|----------|--------------|---------------------------------|-----------|---------------------------------|-----------|
| | | | Products / Completed Operations | All Other | Products / Completed Operations | All Other |
| DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.428 | | 74 |
| LOC. 8 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.428 | | 74 |
| LOC. 9 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.428 | | 74 |
| LOC. 10 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.082 | | 74 |
| LOC. 11 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.082 | | 74 |
| LOC. 12 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.082 | | 74 |
| LOC. 13 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.428 | | 74 |
| LOC. 14 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.082 | | 74 |
| LOC. 15 - MO REAL ESTATE DEVELOPMENT PROPERTY INCL PROD AND/OR COMP OP | 47051 | E1 EACH | | 119.452 | | 119 |
| LOC. 16 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.082 | | 74 |
| LOC. 17 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.082 | | 74 |
| LOC. 18 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.082 | | 74 |
| LOC. 19 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.082 | | 74 |
| LOC. 20 - MO DWELLINGS - ONE-FAMILY INCL PROD AND/OR COMP OP | 63010 | E1 EACH | | 74.082 | | 74 |
| BI EXCEPTIONS TO POLLUTANT EXCLUSION | 20410 | | | 2% | | 50 MP |

The General Liability Coverage Part is subject to an annual minimum premium.

TOTAL ANNUAL PREMIUM \$ 1,575

FORMS AND / OR ENDORSEMENTS APPLICABLE TO COMMERCIAL GENERAL LIABILITY COVERAGE PART:

| | | |
|----------|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| CG0001 | 04/13 | COMMERCIAL GENERAL LIABILITY COVERAGE FORM |
| CG0134 | 08/03 | MISSOURI CHANGES - POLLUTION EXCLUSION |
| CG0300 | 01/96 | DEDUCTIBLE LIABILITY INSURANCE |
| CG2106 | 05/14 | EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION |
| CG2132 | 05/09 | COMMUNICABLE DISEASE EXCLUSION |
| CG2147 | 12/07 | EMPLOYMENT - RELATED PRACTICES EXCLUSION |
| CG2279 | 04/13 | EXCLUSION - CONTRACTORS - PROFESSIONAL LIABILITY |
| CG2503 | 05/09 | DESIGNATED CONSTRUCTION PROJECT(S) GENERAL AGGREGATE LIMIT |
| CG2504 | 05/09 | DESIGNATED LOCATION(S) GENERAL AGGREGATE LIMIT |
| CG2625 | 04/05 | MISSOURI CHANGES - GUARANTY ASSOCIATION |
| CG2650 | 12/98 | MISSOURI CHANGES - MEDICAL PAYMENTS |
| GA3064 | 09/20 | EXCLUSION - ASBESTOS |
| GA323 | 10/01 | EXCLUSION - LEAD LIABILITY |
| GA369 | 09/17 | EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS ("EIFS") AND DIRECT-APPLIED EXTERIOR FINISH SYSTEMS ("DEFS") - BROAD FORM WITH SPECIFIED EXCEPTIONS |
| GA382 | 03/02 | FUNGI OR BACTERIA EXCLUSION |
| GA4150MO | 10/21 | MISSOURI CHANGES DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT |
| GA4250 | 09/20 | MOBILE EQUIPMENT SUBJECT TO MOTOR VEHICLE INSURANCE LAWS |
| GA4531 | 09/20 | AMENDMENT - POLLUTANT DEFINITION |
| GA4533MO | 09/20 | COMMERCIAL GENERAL LIABILITY AMENDATORY ENDORSEMENT - MISSOURI |
| GA478 | 09/20 | BODILY INJURY EXCEPTIONS TO POLLUTION EXCLUSION |

Subject: FW: ENP0440053 Pending Cancellation Notice Issued



Ranae See <rsee@tigadvisors.com>
to Barb Davis

You are viewing an attached message. City of Columbia, MO Mail can't verify the authenticity of attached messages.

Barb,

This email came for you

Thanks,
Ranae

Ranae See

Office Administrator

TIG Advisors

p: 573-875-4800 x2101

From: CINCIBILL@CINFIN.COM <CINCIBILL@CINFIN.COM>

Sent: Wednesday, May 31, 2023 4:43 AM

To: TIG - Askus <askus@tigadvisors.com>

Subject: ENP0440053 Pending Cancellation Notice Issued

Caution: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the co

This notification is for your information only. We have issued a pending cancellation notice for nonpayment of premium for the following direct bill policy. Plea

Account Number: 1000529701

Named Insured: Columbia Community Land Trust

Policy Number: ENP0440053

Amount due: \$1,577.00

Late Charge: \$25.00

Total Amount Due: \$1,602.00

Cancellation date: 06-14-23

Our records show the payor as:

Columbia Community Land Trust

500 E WALNUT ST STE 108

COLUMBIA MO 65201-1446

If payment is received and processed prior to the cancellation date shown above, the cancellation will be rescinded.

To view additional information about this account through CinciLink, select My Tools, then CinciBill.

To contact a Cincinnati Corporate Billing representative, please call 877-942-2455.

Thank you for your business.

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