



# STATE FISCAL ACCOUNTABILITY AUTHORITY

INSURANCE RESERVE FUND  
POST OFFICE BOX 11066  
COLUMBIA, SOUTH CAROLINA 29211

Phone: (803) 737-0020

POLICY NUMBER	FROM	POLICY PERIOD	TO	TYPE OF INSURANCE	DATE PRINTED
F110000016	07/01/2015	07/01/2016		BUILDING AND PERSONAL PROPERTY	01 JUL 2015

COVERAGE PROVIDED UNDER THIS POLICY PART IS SUBJECT TO THE FOLLOWING FORMS:  
PD-01 PD-02 PD-03 PD-04 PD-05 PD-08 PD-09 PD-10 PD-11 PD-12 PD-15 PD-27

NAMED INSURED AND ADDRESS	CONTACT PERSON AND PHONE	FORM #	PAGE
AGENCY NAME 1	AGENCY CONTACT NAME	PD-02	1 OF 2
AGENCY NAME 2	(803) 737-0020		
AGENCY ADDRESS	TYPE OF ACTIVITY	ACTIVITY #	
CITY, ST ZIP CODE	ENDORSEMENT LOSS PAYABLE CLAUSE	002	

EFFECTIVE DATE - 07/01/2015

NAME AND ADDRESS OF LOSS PAYEE: 0001

THIRD PARTY NAME  
THIRD PARTY ADDRESS  
CITY, STATE ZIP CODE

LOSS, IF ANY UNDER THIS POLICY SHALL BE PAYABLE TO ABOVE NAMED LOSS PAYEE AS ITS INTEREST MAY APPEAR. IT IS UNDERSTOOD THAT THE LOSS PAYEE NOW HAS OR WILL ACQUIRE FROM TIME TO TIME AN INSURABLE INTEREST IN THE PROPERTY LISTED BELOW AND INSURED UNDER THIS POLICY AS ESTABLISHED BY WAREHOUSE RECEIPTS, BILLS OF LADING, DOCUMENTARY OR OTHER WRITTEN EVIDENCE.

THIS INSURANCE, SOLELY AS TO THE INTEREST THEREIN OF THE LOSS PAYEE, SHALL NOT BE IMPAIRED OR INVALIDATED BY ANY ACT OR NEGLECT OF THE NAMED INSURED OF THE WITHIN DESCRIBED PROPERTY EXCEPT AS PROVIDED IN THE LAST PARAGRAPH HEREOF, NOR BY ANY CHANGE IN THE TITLE OR OWNERSHIP OF THE PROPERTY, NOR BY THE OCCUPATION OF THE PREMISES WHEREIN SUCH PROPERTY IS LOCATED FOR PURPOSES MORE HAZARDOUS THAN ARE PERMITTED BY THIS POLICY; PROVIDED THAT IN CASE THE NAMED INSURED SHALL NEGLECT TO PAY ANY PREMIUM DUE UNDER THIS POLICY, THE LOSS PAYEE SHALL, ON DEMAND, PAY THE SAME.

PROVIDED, ALSO, THAT THE LOSS PAYEE SHALL NOTIFY THIS FUND OF ANY CHANGE OF OWNERSHIP OR OCCUPANCY OR INCREASE IN HAZARD WHICH SHALL COME TO THE KNOWLEDGE OF SAID LOSS PAYEE, AND UNLESS PERMITTED BY THIS POLICY, IT SHALL BE NOTED THEREON AND THE LOSS PAYEE SHALL, ON DEMAND, PAY THE PREMIUM FOR SUCH INCREASED HAZARD FOR THE TERM OF THE USE THEREOF; OTHERWISE THIS POLICY SHALL BE NULL AND VOID.

THIS FUND RESERVES THE RIGHT TO CANCEL THIS POLICY AT ANYTIME AS PROVIDED BY ITS TERMS, BUT IN SUCH CASE THIS POLICY SHALL CONTINUE IN FORCE FOR THE BENEFIT ONLY OF THE LOSS PAYEE FOR THIRTY (30) DAYS AFTER NOTICE TO THE LOSS PAYEE OF SUCH CANCELLATION AND SHALL THEN CEASE, AND THIS FUND SHALL HAVE THE RIGHT ON LIKE NOTICE, TO CANCEL THIS AGREEMENT.

CONTINUED ON PAGE 2...



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WHENEVER THIS FUND SHALL PAY THE LOSS PAYEE ANY SUM FOR LOSS OR DAMAGE UNDER THIS POLICY AND SHALL CLAIM THAT, AS TO THE NAMED INSURED, NO LIABILITY THEREFOR EXISTED, THIS FUND SHALL, TO THE EXTENT OF SUCH PAYMENT, BE THEREUPON LEGALLY SUBROGATED TO ALL THE RIGHTS OF THE PARTY TO WHOM SUCH PAYMENT SHALL BE MADE, UNDER ALL SECURITIES HELD AS COLLATERAL TO THE DEBT WITH INTEREST, AND SHALL THEREUPON RECEIVE A FULL ASSIGNMENT AND TRANSFER OF THE DEBT AND OF THE MORTGAGE AND OF ALL SUCH OTHER SECURITIES OF THE INTEREST OF THE LOSS PAYEE IN THE WITHIN DESCRIBED PROPERTY; BUT NO SUBROGATION SHALL IMPAIR THE RIGHT OF THE LOSS PAYEE TO RECOVER THE FULL AMOUNT OF ITS CLAIM AGAINST THE BORROWER, MORTGAGOR OR OWNER.

ALL THE OTHER TERMS AND CONDITIONS OF THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED AND OF WHICH IT IS A PART, REMAIN UNCHANGED, WHICH OTHER TERMS AND CONDITIONS INCLUDE THE LIMIT(S) OF LIABILITY NAMED IN THE POLICY AND THE CONDITIONS OF ANY VALUE REPORTING, FULL REPORTING, TOTAL INSURANCE OR CO-INSURANCE CLAUSES INCORPORATED THEREIN OR ATTACHED THERETO.

PROPERTY COVERED:

SEGMENT NUMBER	PROPERTY DESCRIPTION	PROPERTY LOCATION	INSURED VALUE
10	ADMINISTRATIVE OFFICE/COLUMBIA COPIER	1 MAIN STREET	20,000

THIS ENDORSEMENT SHOULD BE ATTACHED TO AND BECOME PART OF POLICY F110000016

JULY 01, 2015

DATE

ANNE MACON SMITH  
Director