



DECLARATIONS
Converg[in] Risk Media Solutions Policy

Underwritten by Certain Underwriters as per the attached Schedule of Participating Underwriters.

Policy Number:	CR-169053	Renewal of Policy Number:		
Authority Ref Number:	B1350PL363744C001			
Insurer:	Certain Underwriters as per the attached Schedule of Participating Underwriters			
NOTICE: CERTAIN LIABILITY COVERAGE PARTS OF THIS POLICY APPLY ONLY TO CLAIMS FIRST MADE DURING THE POLICY PERIOD. WITH RESPECT TO THESE COVERAGE PARTS, THIS IS A CLAIMS MADE POLICY AND NO COVERAGE EXISTS FOR CLAIMS MADE AFTER THE END OF THE POLICY PERIOD UNLESS, AND TO THE EXTENT THAT, THE EXTENDED REPORTING PERIOD APPLIES. LOSS (INCLUDING COSTS OF DEFENSE) INCURRED UNDER ALL COVERAGE PARTS IS SUBJECT TO THE APPLICABLE RETENTION. COSTS OF DEFENSE INCURRED IN EXCESS OF THE APPLICABLE RETENTION SHALL REDUCE THE LIMIT OF LIABILITY AVAILABLE TO PAY ALL OTHER LOSS. PLEASE REVIEW THE POLICY CAREFULLY AND DISCUSS THE COVERAGE WITH YOUR INSURANCE AGENT OR BROKER.				
Item 1.	Named Insured: Camp Sugar, Inc.; Rebel River Rampage, Inc.; Rebel Wilson, an individual Principal Address: c/o GTBA [REDACTED]			
Item 2.	Policy Inception: March 6, 2024 Expiration: March 6, 2025 Period: (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 1)			
Item 3.	Total Policy Aggregate Limit (inclusive of Costs of Defense): \$2,000,000			
Item 4.	Coverage Sections	Retention	Per Claim Limit	Aggregate Limit
Included	Coverage Part A. – Multimedia Liability	\$10,000	\$2,000,000	\$2,000,000
	Retroactive Date:	N/A		
	Coverage Type:	Occurrence		
Not Included	Coverage Part B – Professional Services Liability			

Not Included	Coverage Part C – Network Security & Privacy		
Item 5.	Coverage Schedules		
	Covered Content:	As defined in the policy as well as design collaboration for clothing line	
	Professional Services:	N/A	
Item 6.	Policy Premium:	\$ [REDACTED]	
	Policy Fee:	\$150	
Item 7.	Forms and Endorsements:	Converg[in] Risk Media Solutions Policy General Terms & Conditions ERCR002 (07/23) Coverage Part A - Multimedia Liability ER CR003 (07/23) California Notice SN-CA 0612 General Service of Suit Endorsement - CA ONLY ER CR277 (01/19) Additional Insured Endorsement - Related Entity ER CR103 (7/23) Additional Named Insured Endorsement ER CR106 (7/23) Public Appearances Endorsement ER CR171 (7/23) Sanction Limitation and Exclusion Clause LMA3100 Several Liability Clause LSW 1001 Lloyd’s Privacy Policy Statement LSW1135B Financial Interest Clause Endorsement ER CR-FINC (11/21) Lloyd’s Certificate SLC-3 (USA) NMA2868 (24/08/2000) Delete Clearance Procedures Endorsement (Multimedia) Schedule of Participating Underwriters– ER CR-SPUW	
Item 8.	Claims Administrator: All Claims and/or Breaches should be reported to the following location:		
	Rockville Risk Management Associates EmergInRiskClaims@rqm.us.com (800) 789-7160 ALL OTHER NOTICES REQUIRED TO BE GIVEN TO THE UNDERWRITER UNDER THIS POLICY MUST BE ADDRESSED TO: EmergIn Risk 14 Penn Plaza 225 West 34 th Street Suite 1510 New York, NY 10122		

These Declarations along with the completed and signed Application and the Converg[in] Risk Media Solutions Policy attached hereto, shall constitute the contract between the **Named Insured** and Certain Underwriters as per the schedule attached hereto.



Converg[**in**] Risk Media Solutions Policy

GENERAL TERMS AND CONDITIONS

In consideration of the payment of the premium and in reliance upon all statements made and information furnished to the insurers shown in the Declarations (Certain Underwriters as outlined in the Schedule of Participating Underwriters, hereinafter called the **Insurer**), including the statements made in the Application for insurance and supporting materials, and subject to all terms, conditions, and limitations in this Policy, the **Insurer** and **Insured** agree:

Section I. Terms and Conditions

The General Terms and Conditions apply to all Coverage Parts unless expressly stated to the contrary in any Coverage Part. The terms and conditions of each Coverage Part of this Policy apply only to that Coverage Part and shall not apply to any other Coverage Part. Coverage is provided under this Policy only with respect to Coverage Parts that are designated as **Included** in the Declarations.

Section II. Definitions

The definitions that apply to this Policy are set forth in this section and in the Coverage Parts. Unless stated otherwise, definitions set forth in the Coverage Parts are applicable only to such Coverage Parts.

- A. Advertising** means press releases, publicity, commercials, advertorials, native ads, sponsor content, or promotional material of any kind that are publicly disseminated by or on behalf of the **Insured** to promote **Covered Content** or **Professional Services** of an **Insured**. **Advertising** shall not include:
- (1) spoken or written one-to-one communications;
 - (2) internal presentations and communications to focus groups or **Insureds**;
 - (3) **Content** that has not been disseminated to the public; or
 - (4) **Merchandising Activities**.
- B. Claim** means:
- (1) any written notice received by an **Insured** that it is the intention of any person or entity to hold the **Insured** responsible for monetary damages or injunctive relief including a demand for retraction, correction, or take down of **Content**;
 - (2) any judicial, administrative, or other proceeding against an **Insured** including a lawsuit, mediation, arbitration, or other form of alternative dispute resolution proceeding, or formal commencement of an investigation against an **Insured**; or
 - (3) any request that the **Insured** toll or waive any applicable statute of limitations or any agreement by the **Insured** to toll or waive any applicable statute of limitations.
- C. Computer Systems** means any computer hardware, software, or any components thereof that are linked together through a network of two or more devices accessible through the Internet or internal network or that are connected through data storage or other peripheral devices which are owned, operated, controlled, or leased by the **Insured** in connection with the **Insured's** ordinary business activities.

- D. Content** means communicative material of any kind or nature whatsoever (including but not limited to words, pictures, sounds, images, or graphics), regardless of the method or medium of communication of such material (including but not limited to print, broadcast, digital, and electronic communication) or the purpose for which the communication is intended (including but not limited to news, advertising, information, entertainment, corporate communications, and art).
- E. Costs of Defense** means reasonable and necessary fees, costs, and expenses incurred by defense counsel in the investigation, defense, or appeal of any **Claim**, including the costs of an appeal bond, attachment bond, or similar bond (but without obligation on the part of the **Insurer** to apply for or furnish such bonds). However, **Costs of Defense** shall not include salaries, wages, overhead or benefit expenses accruing to any **Insured Person** or any translation costs necessary in connection with a notified **Claim**.
- F. Coverage Event** means any fact, circumstance, or event, including any **Security Breach** that triggers or reasonably could trigger coverage under **Section II. of Coverage Part C** of this Policy.
- G. Covered Content** means **Content** of the **Insured's** own website(s), **Advertising, Social Media** posts, and **Public Appearances**, as well as **Content** stated in Item 5. of the Declarations, so long as such **Content** does not represent a **Material Change** in operations. If Coverage Part B is **Included**, **Covered Content** also includes **Content** created and/or disseminated in the performance of **Professional Services**.
- H. Cyber Terrorism** means the premeditated use of disruptive activities against an **Insured's Computer System** by an individual or group of individuals, or the explicit threat by an individual or group of individuals to use activities, with the intention to cause harm, further social, ideological, religious, political, or similar objectives, or to intimidate any person(s) in furtherance of such objectives. **Cyber Terrorism** does not include any such activities which are part of or in support of any military action, war, or warlike operations.
- I. Data Asset** means any data or information of any kind maintained by or on behalf of the **Insured**, whether maintained in electronic form or otherwise.
- J. Employee** means any individual whose labor or service is engaged and directed by the **Insured** in the ordinary course of the **Insured's** business, including past, present, future, part-time, seasonal, temporary, or leased employees.
- K. First Inception Date** means, with respect to each Coverage Part, the Inception Date shown in Item 2. on the Declarations of the first policy of insurance issued by the **Insurer** to the **Insured** that includes that Coverage Part, provided that insurance under that Coverage Part has been renewed and maintained in force continuously thereafter by the **Insured** with the **Insurer**.
- L. First Named Insured** means the entity named first in Item 1. of the Declarations.
- M. Included** means that a Coverage Part (or, with respect to the **Non-Liability Coverage Part**, an Insuring Agreement) is designated as "Included" in the Declarations.
- N. Independent Contractor(s)** means a non-**Employee** of the **Insured** who is engaged or contracted by an **Insured**, while acting under the direction, supervision, and control of the **Insured** and only in relation to the scope of services engaged or contracted to be provided to the **Insured**. Coverage for the **Independent Contractor(s)** shall be afforded only where there is coverage for the **Insured** under the Policy, and only with respect to **Claims** arising out of **Wrongful Acts** performed for or on behalf of an

Insured, under the direction or supervision of an **Insured**, and for whom an **Insured** has agreed to extend coverage under this Policy. **Independent Contractors** may include, but are not limited to, any:

- (1) freelancer, stringer, editor, author, or photographer providing **Content**; or
- (2) **Social Media** influencer.

However, if Coverage Part C is **Included**, **Independent Contractor(s)** shall not include any **IT Vendor** as defined in Coverage Part C.

O. Insured(s) means:

- (1) the **Named Insured**, any **Subsidiary**, and all **Insured Persons**.
- (2) any **Joint Venture** but only with respect to the liability imposed on the **Named Insured** for its participation in such **Joint Venture**.

P. Insured Person(s) means all past or present directors, officers, management committee members, **Employees**, or natural person general partners of the **Named Insured** or any **Subsidiary** or **Independent Contractors**, but only while acting in the course and scope of their duties as such for the **Named Insured** or **Subsidiary**.

Q. Joint Venture means a business enterprise which is confirmed in a written agreement between the **Named Insured** and one or more other entities or individuals in which the **Named Insured's** participation is to provide **Covered Content** or **Professional Services**.

R. Liability Coverage Part means **Coverage Parts A, B and C.I.**, if such Coverage Parts are **Included**.

S. Loss means payment of money as damages (including compensatory damages, statutory damages, punitive, or exemplary damages, the multiple portion of any multiplied damage award, consumer compensatory funds and settlements) and **Costs of Defense**; provided, however, that **Loss** shall not include:

- (1) criminal or civil fines or penalties or taxes imposed by law against the **Insured**, except as specifically provided in **Coverage Part C**;
- (2) any matter that may be deemed uninsurable under the law pursuant to which this Policy shall be construed;
- (3) return of fees, deposits, commissions, or charges for goods or services;
- (4) costs incurred by the **Insured** in the recall, re-performance, destruction, or correction of insured services, **Content**, goods or activities, or credits under any service-level agreement or performance standard, unless those costs are incurred in the settlement or mitigation of an actual or potential **Claim** covered by this Policy, and then only with the prior written consent of the **Insurer** in its sole discretion;
- (5) the costs of the **Insured's** compliance with, or any **Loss** (other than **Costs of Defense**) incurred as a result of, an injunction or other equitable order or judgment;
- (6) disputes over fees, deposits, commissions, charges for goods or services, or ownership rights;

- (7) the payment of royalties or disputes over the payment of royalties to ASCAP, BMI, RIAA, or similar bodies for the distribution or use of any **Content**; or
- (8) the payment of or dispute over royalties arising from the distribution or use of **Content**.

With respect to punitive, exemplary, and multiplied damages, the enforceability of the foregoing categories of damages shall be governed by such applicable law that most favors coverage for such damages.

T. Malicious Code means any virus, worm, trojan horse, malware, backdoor, or similar software program or code intentionally or negligently designed to cause unauthorized loss of confidentiality, integrity, or availability of any data.

U. Material Change means changes to the **Insured's Covered Content** or **Professional Services** which materially increase or change the risk, as underwritten by the **Insurer** as of the Inception Date of this Policy, including but not limited to:

- (1) the acquisition or creation of any new **Content** including but not limited to publications, programs, broadcast or cable stations, advertising agencies or advertisers, digital content, film programs or productions, podcasts, or any other communications not already contemplated by **Covered Content**;
- (2) the acquisition or creation of any new websites or use of any new **Social Media** platforms not already contemplated by **Covered Content**;
- (3) new services not contemplated during the underwriting of this Policy; or
- (4) any other business operations or activities not previously disclosed to the **Insurer** during the underwriting of this Policy or otherwise.

V. Media Peril means:

- (1) libel, slander, trade libel, product disparagement, or any other form of defamation or harm to the character or reputation of any person or entity;
- (2) invasion or infringement of the right of privacy or publicity, including the torts of intrusion upon seclusion, publication of private facts, false light, or misappropriation of name or likeness;
- (3) outrage, infliction of emotional distress, or *prima facie* tort;
- (4) dilution or infringement of title, slogan, trademark, trade name, trade dress, service mark, or service name;
- (5) copyright infringement, plagiarism, or misappropriation of information, ideas, or other similar property rights;
- (6) negligence including misstatement or misrepresentation in **Covered Content**, including but not limited to a **Claim** alleging harm to any person or entity who acted or failed to act in reliance upon such **Covered Content**;
- (7) false arrest, detention, or imprisonment;

- (8) trespass, wrongful entry or eviction, eavesdropping, or other invasion of the right of private occupancy; or
- (9) unfair competition, but only when arising out of a peril described in (1) – (8) above.

W. Media Wrongful Act(s) means:

- (1) the dissemination of **Covered Content** by the **Insured**, by any form, method, or medium of communication, where such dissemination gives rise to a **Claim**, including but not limited to a **Claim** asserting an actual or alleged **Media Peril**;
- (2) the acquisition, creation, or gathering of **Content** relating to **Covered Content** by the **Insured**, where such creation or gathering gives rise to a **Claim**, including but not limited to a **Claim** asserting an actual or alleged **Media Peril**;
- (3) the creation, gathering, or dissemination by the **Insured** of **Advertising**, where such creation, gathering, or dissemination gives rise to a **Claim** alleging a **Media Peril**;
- (4) the dissemination of **Covered Content** by any party with whom the **Insured** has entered into a written, oral, or implied-in-fact agreement regarding such **Covered Content**, where such dissemination results in a **Claim** asserting an actual or alleged **Media Peril**; or
- (5) **Merchandising Activities** where such activities give rise to a **Claim** alleging a **Media Peril**.

X. Merchandising Activities means the use, by the **Insured**, of any logo, symbol, trademark, or other intellectual property, other than any patent, owned by the **Insured**, or licensed to the **Insured**, and used in connection with the sale of goods, products, or services related to **Covered Content**. **Merchandising Activities** shall not include:

- (1) the manufacture or functional design of any product, good, or service, including the use of patents associated therewith;
- (2) other than is described above, the design, print, images, or information contained in or on the packaging or labeling of any goods or products; or
- (3) instructions for use or operation included with any goods or products.

Y. Named Insured means any entity or person named in Item 1. of the Declarations.

Z. Network Security and Privacy Wrongful Act means an actual or alleged negligent act, error, or omission by or on behalf of the **Insured** that causes or fails to prevent one or more of the following:

- (1) theft of or unauthorized disclosure or use of a **Data Asset** maintained by the **Insured**, or maintained on behalf of the **Insured** by a third party (such as a service provider), whether stored on **Computer Systems** or elsewhere, including but not limited to theft of a **Data Asset** containing **Personally Identifiable Information** that results in identity theft or other misuse of such **Data Asset**;
- (2) unauthorized access to **Computer Systems** that results in alteration, corruption, destruction, deletion, or damage to a **Data Asset**;

- (3) transmission of **Malicious Code** from **Computer Systems**;
- (4) access to **Computer Systems** by any unauthorized person or entity, when such access leads to damage or disruption to the computer systems of any third party;
- (5) actions of any unauthorized person intended to make **Computer Systems** unavailable to authorized users, commonly referred to as denial-of-service attacks; or
- (6) violation of that part of a **Privacy Law** or a **Privacy Policy** that specifically:
 - a. prohibits or restricts the **Insured's** disclosure, sharing or selling of a person's **Personally Identifiable Information**;
 - b. requires the **Insured** to provide access to **Personally Identifiable Information** or to correct incomplete or inaccurate **Personally Identifiable Information** after a request is made by a person; or
 - c. establishes procedures and requirements to prevent the loss of **Personally Identifiable Information**.

AA. Non-Liability Coverage Part means Coverage Part C, Insuring Agreements II.A through II.E. (First-Party Insuring Agreements).

BB. Personally Identifiable Information (PII) means information in any **Data Asset** pertaining to any specific individual, including but not limited to names, addresses, telephone numbers, Social Security numbers, financial or medical information, cardholder data, or any other information that is considered to be **PII** or personal health information (PHI) under any **Privacy Law**.

CC. Policy Period means the period from the Inception Date to the Expiration Date, as set forth in Item 2. of the Declarations, or the earlier termination if applicable.

DD. Privacy Law means any federal, state, local, or foreign law or regulation relating to the maintenance, protection, or disclosure of any **Data Asset**.

EE. Privacy Policy means any policy implemented by or on behalf of any **Insured** relating to the maintenance, protection, or disclosure of any **Data Asset**.

FF. Professional Services means the services listed in Item 5. of the Declarations performed by or on behalf of any **Insured** for a third party so long as such **Professional Services** do not constitute a **Material Change** in operations. **Professional Services** shall not include **Technology Services** or any services that can only be lawfully performed by a licensed, registered, or certified professional.

GG. Professional Services Wrongful Act means an actual or alleged negligent act, error, or omission actually or allegedly committed by or on behalf of the **Insured** in the performance of **Professional Services**.

HH. Public Appearances means speeches, press conferences, media interviews, panel discussions and seminars, and guest appearances on radio, television, podcasts, or the Internet by any **Insured Person** but only while acting within the scope of their duties for the **Named Insured**. **Public Appearances** does not mean **Social Media** posts.

- II. Related Coverage Event(s)** means **Coverage Events** that are logically or causally connected by reason of any common fact, circumstance, situation, transaction, casualty, event, or decision.
- JJ. Related Wrongful Act(s)** means **Wrongful Acts** that are logically or causally connected by reason of any common fact, circumstance, situation, transaction, casualty, event, or decision.
- KK. Related Claim(s)** means all **Claims** arising from any of the same **Wrongful Acts** or **Related Wrongful Acts**, regardless of the number of claimants, **Insureds** or underlying transactions or events.
- LL. Responsible Person** shall mean the President, Chief Executive Officer, Chief Financial Officer, General Counsel, Risk Manager, Chairman of the Board of Directors, or any other equivalent management-level personnel of any **Insured**. **Responsible Person** shall also include, for purposes of Coverage Part A only, an **Insured's** business manager or other individual who holds a power of attorney for the **Insured**.
- MM. Retroactive Date** means the date(s) provided in Item 4. of the Declarations.
- NN. Security Breach** means an event that is first discovered by the **Insured** during the **Policy Period** whereby a person or organization gains unauthorized access to a **Data Asset** or **Computer System** maintained by or on behalf of an **Insured**.
- OO. Social Media** means those digital tools, including websites and applications, which allow users to share **Content** with the public. These tools include, but are not limited to, social networking sites, bookmarking sites, social news, media sharing, microblogging, blog comments, messenger applications, and forums.
- PP. Subsidiary** means any entity of which the **Insured** on the inception date of this Policy either directly or indirectly through one or more of its other **Subsidiaries**:
- (1) controls the composition of the board of directors of such entity;
 - (2) controls more than half of the shareholder or equity voting power of such entity;
 - (3) holds more than half of the issued share or equity capital of such entity; or
 - (4) holds more than half of the ownership interest in such entity.
- Subsidiary** shall also include any entity that the **Insured** creates or acquires that meets one of the requirements (1) through (4) listed above and as described in **Section XII. Exposure Changes B. Merger, Acquisition, or Newly Formed Entities**.
- QQ. Technology Services** means the following computer system, cloud computing, and technology services performed for others by or on behalf of the **Insured**:
- (1) data processing, software as a service (SaaS), platform as a service (PaaS), infrastructure as a service (IaaS), network as a service (NaaS);
 - (2) data, application, and website hosting, computer systems analysis, and technology consulting and training; or
 - (3) custom software programming for a specific client of the **Insured** and, computer and software systems installation and integration.
- RR. Wrongful Act(s)** means a **Wrongful Act(s)** as that term is defined in each **Liability Coverage Part**.

Section III. Exclusions Applicable to the Entire Policy

The **Insurer** shall not be liable to pay **Loss** (including **Costs of Defense**) under any **Liability Coverage Part**, to make any payment under the **Non-Liability Coverage Part**, or for any other amount:

- A. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving any actual or alleged:
- (1) seepage, pollution, radiation, emission, contamination, or irritant of any kind, including but not limited to smoke, vapor, dust, fibers, mold, spores, fungi, germs, soot, fumes, acids, alkalis, asbestos, chemicals, or waste;
 - (2) fire, smoke, explosion, lightning, wind, flood, earthquake, volcanic eruption, tidal wave, landslide, hail, or other act of God; or
 - (3) routine wear and tear including:
 - a. any drop in performance or progressive or gradual deterioration due to wear and tear or aging electronic equipment and other hardware components of the **Computer System**; or
 - b. any failure to correct defective systems, procedures, or software where the existence of defects, deficiencies, or vulnerability to attack or intrusion has been brought to the attention of an **Insured Person** in sufficient time in advance of a resultant **Loss** to advert or reduce the impact of the same.
- B. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving any actual or alleged:
- (1) war, invasion, act of foreign enemy, hostilities, or warlike activities (whether declared or not), civil war, civil commotion assuming the proportions of or amounting to a popular uprising, military uprising, insurrection, rebellion, revolution, military, or usurped power; or
 - (2) confiscation or nationalization or requisition or destruction or damage to property by or under the order of the government or public or local authority;
 - (3) **Cyber Terrorism**; or
 - (4) indirect or direct action to control, prevent, suppress, hinder, or defend against these actions (1)-(3) above.
- C. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving any:
- (1) mechanical or electrical failure and/or interruption of infrastructure, including any electrical power interruption, surge, brown out or black out; or
 - (2) failure, suspension, or sabotage of telephone lines, data transmission lines, satellites, or other telecommunications or networking infrastructure, including a dedicated denial of service attack

or similar cyber event targeting such telecommunications or networking infrastructure, resulting in a local, regional, countrywide, or global outage of telecommunications and/or the internet;

not under the control of an **Insured**.

- D.** based upon, arising out of, relating to, directly, or indirectly resulting from or in consequence of, or in any way involving any actual or alleged bodily injury or property damage, except for bodily injury arising exclusively out of emotional distress allegedly caused by a **Wrongful Act**;
- E.** based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving any actual or alleged:
- (1) price fixing, restraint of trade, or monopolization, or any actual or alleged violation of:
 - a. the Federal Trade Commission Act, the Sherman Act, the Clayton Act, or any other federal or state statutory provision involving antitrust, monopoly, price fixing, price discrimination, predatory pricing, or restraint of trade activities;
 - b. any rules or regulations promulgated under or in connection with the statutes described in clause a. above; or
 - c. any similar provision of any statutory or common law anywhere in the world;
 - (2) violation of the Telephone Consumer Protection Act, CAN-SPAM Act of 2003, or any other similar state or federal statutes or regulations including any amendments thereto, relating to unsolicited communications including facsimile transmissions, email transmissions, text message transmissions, and/or telephone communications to any person or entity;
 - (3) violation of the Securities Act of 1933, the Securities Exchange Act of 1934, the Trust Indenture Act of 1939, the Investment Company Act of 1940, the Investment Advisers Act of 1940, any similar state “blue sky” statute, any rule or regulation promulgated under any of the foregoing, any amendment to any of the foregoing, or any provision of the common law imposing liability in connection with the offer, sale, or purchase of securities;
 - (4) violation by an **Insured** of the Employee Retirement Income Security Act of 1974, the Fair Labor Standards Act, the National Labor Relations Act, the Worker Adjustment and Retraining Notification Act, the Consolidated Omnibus Budget Reconciliation Act of 1985, the Occupational Safety and Health Act, or any rules or regulations promulgated under these acts or any similar provisions of any federal, state, local or foreign law;
 - (5) any research, development, manufacturing, distribution, handling, or sale in any form, and/or any actual or alleged violations of any U.S. State or Federal regulations of, any substances regulated by the US Title 21 Code of Federal Regulations including but not limited to cannabis or opioids; or
 - (6) any actual or alleged sexual harassment, sexual assault, or discrimination of any kind including but not limited to age, color, race, gender, creed, national origin, marital status, sexual preference, sexual orientation, disability, or pregnancy.
- F.** based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving any actual or alleged **Claim** for:

- (1) redemption of tickets, coupons or prizes for any contest, lottery, sweepstakes, promotion, or game of chance, including but not limited to any actual or attempted redemption arising out of the misprinting or miswording of notices, tickets, or coupons for any of the foregoing; or for the violation of any laws regulating any contest, lottery, sweepstakes, promotion, or game of chance;
- (2) Services that can only be lawfully performed by a licensed, registered, or certified:
 - a. Public accountant;
 - b. Actuary;
 - c. Attorney;
 - d. Insurance agent or broker;
 - e. Real estate agent or broker;
 - f. Financial consultant or investment advisor or securities broker or dealer;
 - g. Healthcare provider; or
 - h. Architect or engineer;
- (3) any actual or alleged false **Advertising** or unfair or deceptive trade practice with respect to the **Advertising** or sale of products, publications, or services, or any unfair competition allegations arising out of the foregoing;
- (4) any actual or alleged:
 - a. infringement of any patent, contributing to the infringement of any patent, or inducing the infringement of any patent;
 - b. false designation or description of any patent; or
 - c. misappropriation, infringement, or theft, or the inducement of misappropriation, infringement, or theft of trade secrets. However, this **Exclusion F.(4)c.** shall not apply to any misappropriation, infringement, or theft of trade secrets for any **Claim** or **Coverage Event** arising out of a **Network Security and Privacy Wrongful Act** by an **Insured** or any **Security Breach**.
- (5) any actual or alleged unlawful collection, use, or retention of **Personally Identifiable Information** or other personal information by or on behalf of the **Insured**;
- (6) any actual or alleged:
 - a. dilution or infringement of copyright, title, slogan, trademark, trade name, trade dress, service mark, or service name;
 - b. plagiarism, piracy, misappropriation, or theft of content, concepts, or ideas; or
 - c. misuse or breach of any license agreementin any software, computer program, computer code, or computer system;
- (7) any **Technology Services**; provided, however, if Coverage Part C is **Included**, this exclusion shall not apply to any **Claim** resulting directly from a **Network Security and Privacy Wrongful Act**;

- (8) any actual or alleged defect, deficiency, inadequacy, or dangerous condition of any of the **Insured's** products, including warranties or representations made at any time with respect to the fitness, quality, durability, authenticity, merchantability, performance, or use of such products.
- (9) any actual or alleged
 - a. commingling of funds;
 - b. warranty or guarantee of potential sales, earnings, present or future economic value, a specified rate of return or interest, the future value of investments, or profitability;
 - c. warranty or guarantee of the availability of funds;
 - d. disappearance, pilferage, shortage or improper use of, or failure to properly safeguard any funds, monies, or securities held for others;
 - e. loss sustained through diminution or fluctuation in the market value of any security;
 - f. bankruptcy or insolvency of any financial institution; or
 - g. rendering of or failure to render financial or investment advice relating to the buying, selling, or maintenance of securities, annuities, futures, trusts, currencies, crypto currencies, or other investment instruments or advisory services;
- (10) for royalties or residuals arising from the **Insured's** failure to procure or maintain requisite licenses or payment of royalties or residuals relating to **Claims** made by SAG, ASCAP, BMI, WGA, DCA or other licensing entities on their behalf or for others.

G. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving any actual or alleged **Claim** brought by or on behalf of:

- (1) an **Employee**, former **Employee** or prospective **Employee** based on or directly or indirectly arising out of or resulting from the employment relationship or the nature, terms or conditions of employment, including but not limited to claims of discrimination, harassment, wrongful discharge, breach of contract, employment-related defamation or workplace torts;
- (2) any other **Insured**, except this **Exclusion V.G.(2)** shall not apply to a **Claim** brought by an **Employee** under Coverage Part C; or
- (3) any **Independent Contractor** or **Joint Venture** partner arising out of or resulting from disputes over ownership rights of **Content** or **Covered Content** or **Professional Services** provided by such **Independent Contractor** or **Joint Venture** partner.

H. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving:

- (1) any fact, circumstance, transaction, event, **Coverage Event** or **Wrongful Act** that, before the **First Inception Date**, was the subject of any notice of **Claim** or **Loss**, or notice of potential claim or potential loss, given under any other policy of insurance;

- (2) any demand, suit, or other proceeding that was pending, or order, decree, or judgment that was entered, against any **Insured** on or prior to the Inception Date set forth in Item 2. of the Declarations, or any **Coverage Event, Wrongful Act**, fact, circumstance, or situation underlying or alleged in any such demand, suit or other proceeding;
- (3) any fact, circumstance, transaction, event, **Coverage Event** or **Wrongful Act** of which, as of the **First Inception Date**, any **Insured** or **Responsible Person** for the **Insured** had knowledge and that was reasonably likely to give rise to a **Claim** that would fall within the scope of the insurance afforded by this Policy; or
- (4) any other **Coverage Event** or **Wrongful Act** whenever occurring, which together with a **Coverage Event** or **Wrongful Act** described in (1) through (3) above, would constitute **Related Coverage Events** or **Related Wrongful Acts**.

I. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving:

- (1) any actual or alleged violation of any biometric privacy law, including, but not limited to, the Illinois Biometric Privacy Act, or any similar federal, state, or local statute, ordinance, or regulation;
- (2) any actual or alleged violation of the Children's Online Privacy Protection Act (COPPA), or any similar federal, state, or local statute, ordinance, or regulation; or
- (3) any actual or alleged violation of the Video Privacy Protection Act (VPPA), the Video Privacy Protection Act Amendments Act of 2012, or similar federal, state, or local statute, ordinance, or regulation.

Section IV. Limits of Liability

- A.** The **Total Policy Aggregate Limit** as set forth in Item 3. of the Declarations, is the most the **Insurer** will pay for all amounts covered under this Policy.
- B.** The per **Claim** Limit of Liability for each Coverage Part as set forth in Item 4. of the Declarations is the maximum amount the **Insurer** will pay for each **Claim** or **Related Claim** for all amounts covered under the specified Coverage Part.
- C.** **Costs of Defense** shall be part of, and not in addition to, the applicable Limit of Liability, and such **Costs of Defense** shall serve to reduce the Limit of Liability. Once the applicable Limit of Liability has been exhausted by the payment of **Loss** (including **Costs of Defense**), the **Insurer's** duty to defend **Claim(s)** shall cease.
- D.** Only one Limit of Liability shall be applicable to any **Claim** (or **Related Claim(s)**) or any **Coverage Event** (or **Related Coverage Events**). This provision shall apply regardless of the number of **Insureds** involved.
- E.** If the applicable Limit of Liability is exhausted by the payment of **Loss**, **Costs of Defense**, or any other amounts payable under this Policy prior to the expiration of this Policy, the Policy premium shall be deemed fully earned.

Section V. Retention

- A. The Retention(s) for the **Liability Coverage Parts** and the **Non-Liability Coverage Parts** are set forth in Item 4. of the Declarations. The Retention shall apply to any combination of **Costs of Defense**, damages, settlements, and any other costs that comprise **Loss**.
- B. The **Insurer** shall pay one hundred percent (100%) of all covered **Loss** arising from any **Claim** (or **Related Claim(s)**) in excess of the applicable Retention, if any, up to the applicable per **Claim** Limit of Liability stated the Declarations. The **Insured** shall be responsible for, and shall hold the **Insurer** harmless from, any amount within the Retention. The Retention shall be borne by the **Insured** and cannot be insured or transferred to another party.
- C. Only one Retention shall be applicable to any **Claim** (or **Related Claim**) or any **Coverage Event** (or **Related Coverage Events**). This provision shall apply regardless of the number of **Insureds** involved. In the event more than one Retention applies to the **Loss**, only the highest Retention shall be applied.

Section VI. Defense and Settlement

- A. The **Insurer** shall have the right and duty to defend any **Claim** covered under any **Liability Coverage Part**.
- B. The **Insured's** counsel shall be selected by the **Insurer**. The **Insured** may propose other counsel for approval by the **Insurer** and the **Insurer's** approval shall not be unreasonably withheld. All counsel retained in connection with a **Claim** shall adhere to the **Insurer's** litigation guidelines including any applicable rate structures or caps provided for therein.
- C. The **Insured** shall at all times have the right to associate with the **Insurer** in the investigation, defense, or settlement of any **Claim** to which coverage under this Policy may apply.
- D. In addition to furnishing notice of any **Claim** as provided in **Section VII.**, the **Insured** shall give to the **Insurer** any such assistance, cooperation, and information as the **Insurer** may reasonably require, including copies of reports, investigations, pleadings, and other papers in connection therewith.
- E. The **Insurer** may settle any **Claim** only with the consent of the **Insured**. In the event the **Insurer** recommends a settlement and the **Insured** refuses to consent thereto, the **Insurer's** liability for such **Claim** is limited to the amount in excess of the Retention that the **Insurer** would have contributed to the settlement had the **Insured** consented to such settlement, the **Costs of Defense** covered by the Policy and incurred prior to the date of such refusal to settle, and eighty percent (80%) of any additional covered **Loss**, including **Costs of Defense**, incurred subsequent to such refusal. In no event shall the **Insurer** be liable for any amounts in excess of the applicable Limit of Liability.
- F. The **Insured** shall not retain counsel, incur **Costs of Defense**, admit liability, offer to settle, or agree to any settlement in connection with any **Claim** without the express prior written consent of the **Insurer**, which shall not be unreasonably withheld. The **Insured** shall provide the **Insurer** with all information and particulars it may reasonably request in order to reach a decision as to such consent. Any **Loss** resulting from any **Costs of Defense** incurred, admission of liability, or any offer or agreement to settle prior to the **Insurer's** consent shall not be covered.
- G. If more than one **Insured** is involved in a **Claim** or **Coverage Event**, the **Insurer** shall not pay for representation by separate counsel for one or more of such **Insureds**, unless there is a material actual or potential conflict of interest among such **Insureds** or if such representation by separate counsel would be required under the law of the jurisdiction most applicable to the potential conflict of interest. This

determination of conflict shall be determined by the **Insurer** in the first instance and consent to the **Insurer's** findings shall not be unreasonably withheld by the **Insured**.

Section VII. Notice of Claims and Circumstances

- A. With respect to any coverage provided under any **Liability Coverage Part** or **Non-Liability Coverage Part**, the **Insured** shall, as a condition precedent to their rights under this Policy, give the **Insurer** written notice as required by the applicable **Liability Coverage Part** or **Non-Liability Coverage Part** as soon as practicable but in no event later than 60 days after a **Claim** is first received by the **Insured** or any discovery by the **Insured** of a **Coverage Event**.
- B. Under no circumstances will the **Insurer** be responsible for any portion of the **Loss** based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving any **Wrongful Act** that occurred prior to the Inception Date of this Policy if the **Insured** had a reasonable basis to believe that such **Wrongful Act** would likely give rise to a **Claim** and/or it was foreseeable that a **Claim** would be made against the **Insured**.
- C. Any provisions of this Policy that require the **Insured** to provide notice to the **Insurer** of a **Claim** with respect to any coverage provided under any **Liability Coverage Part** shall apply only when a **Responsible Person** of any **Insured** has knowledge of such **Claim**.

Section VIII. Claim First Made

All **Claims** (or **Related Claims**) shall be deemed to have been made on the earlier of the following dates: the earliest date on which any such **Claim** (or **Related Claim**) was first made; or the earliest date on which any **Wrongful Act** or (**Related Wrongful Act**) giving rise to such **Claim** was reported under this Policy or any other policy providing similar coverage.

Section IX. Cancellation or Non-Renewal

- A. This Policy may be canceled by the **First Named Insured** at any time by written notice to the **Insurer**. Upon cancellation, the **Insurer** shall retain the customary short-rate portion of the premium or twenty-five percent (25%) of the premium, whichever is greater, unless otherwise provided by Endorsement.
- B. This Policy may be canceled by the **Insurer** by mailing to the **First Named Insured** written notice of cancellation at least:
 - (1) ten (10) days before the effective date of cancellation if the **First Named Insured** does not pay the premium when due; or
 - (2) thirty (30) days before the effective date of cancellation if the **Insurer** cancels for any other reason.

If this Policy is cancelled by the **Insurer**, the Policy will be cancelled effective back to inception, *ab initio*.

- C. If the **Insurer** elects not to renew this Policy, the **Insurer** shall provide the **First Named Insured** with no less than forty-five (45) days advance notice thereof.

Section X. Statements in Application

By acceptance of this Policy, all **Insureds** agree that the statements contained in the Application for insurance submitted to the **Insurer** in connection with this Policy, any Application for insurance of which this Policy is a

renewal and any supplemental materials submitted therewith are their statements and representations, that they shall be deemed material to the risk assumed by the **Insurer** and that this Policy is issued in reliance upon the truth thereof.

In the event that the Application (or any materials submitted in connection thereto) contains misrepresentations or omissions made with the actual intent to deceive, or that materially affect the acceptance of the risk, this Policy in its entirety shall be void and of no affect whatsoever as to any **Insured** with knowledge of such misrepresentations or omissions. Knowledge possessed by any **Insured** shall not be imputed to any other **Insured**, except that (1) knowledge possessed by any **Responsible Person** shall be imputed to all **Insureds** and to the person or persons signing the Application, (2) knowledge possessed by the person or persons signing the Application shall be imputed to all **Insureds**.

Section XI. Action Against the Insurer

- A. With respect to any **Liability Coverage Part**, no action shall be taken against the **Insurer** unless, as a condition precedent thereto, there has been full compliance with all the terms of this Policy (including submission to the dispute resolution process described in **Section XXII.**) and until the **Insured's** obligation to pay has been finally determined by an adjudication against the **Insured** or by written agreement of the **Insured**, the claimant, and the **Insurer**.
- B. With respect to any **Non-Liability Coverage Part**, no action shall be taken against the **Insurer** unless, as a condition precedent thereto, there has been full compliance with all the terms of this Policy (including submission to the dispute resolution process described in **Section XXII.**) and until ninety (90) days after the **Insured** has given the **Insurer** notice and has provided the **Insurer** with an affirmative proof of loss with full particulars and unless brought within two (2) years from the date the **Insured** discovers the loss.
- C. No person or organization shall have any right under this Policy to join the **Insurer** as a party to any action against the **Insured** nor shall the **Insurer** be impleaded by any **Insured** or its legal representative in any such action.

Section XII. Exposure Changes

A. Material Change

If after the Inception Date set forth in Item 2. of the Declarations, there is a **Material Change** to any of the **Insured's Covered Content** or **Professional Services**, then:

- (1) the **Insured** shall provide to the **Insurer** written notice of the **Material Change** including all details thereof, as soon as practicable, but in no event later than ninety (90) days after the date of such **Material Change**. As a condition precedent to providing coverage for such **Material Change**, the **Insurer**, in its sole discretion, may request additional information and impose additional or different terms, conditions, and limitations of coverage and may require payment of additional premium. If the **Insured** fails to provide notice or any applicable additional information requested by the **Insurer** within such ninety (90) day period or fails to pay any additional premium required by the **Insurer**, coverage for such **Material Change** shall terminate with respect to any activities occurring more than ninety (90) days after such **Material Change**; and
- (2) coverage shall be provided for such **Material Change** but only for **Wrongful Acts** or **Coverage Events** occurring after the effective date of such **Material Change**.

B. Merger, Acquisition, or Newly Formed Entities

If after the Inception Date set forth in Item 2. of the Declarations, any **Insured** creates, acquires, or merges with another entity, then, subject to the provisions of paragraphs (1), (2) and (3) below, coverage shall be provided for such entity but only for **Wrongful Acts** or **Coverage Events** which first occur after the effective date of such creation, acquisition, or merger.

- (1) If, at the time of the creation, acquisition, or merger described in **Section XII.B.**, the annual revenues (or projected annual revenues) of the entity exceed ten percent (10%) of the annual revenues of the **Named Insureds**, as reflected in the **Named Insured's** then most recently concluded fiscal year-end financial statements or fiscal quarterly financial statements, then the **Insured** shall provide to the **Insurer** written notice of the creation, acquisition, or merger including all details thereof, as soon as practicable, but in no event later than ninety (90) days after the date of such creation, acquisition, or merger. As a condition precedent to providing coverage for such entity, the **Insurer**, in its sole discretion, may impose additional or different terms, conditions, and limitations of coverage and require payment of additional premium. If the **Insured** fails to give notice within such ninety (90) day period or fails to pay any additional premium required by the **Insurer**, coverage for such entity shall terminate with respect to **Wrongful Acts** or **Coverage Events** occurring more than ninety (90) days after such creation, acquisition, or merger.
- (2) If, at the time of the creation, acquisition, or merger described in **Section XII.B.**, the annual revenues (or projected annual revenues) of the entity are equal to or less than ten percent (10%) of the annual revenues of the **Named Insureds**, as reflected in the **Named Insureds'** then most recently concluded fiscal year-end financial statements or fiscal quarterly financial statements, then the **Insured** shall provide to the **Insurer** written notice of the creation, acquisition, or merger including all details thereof when it next applies for renewal of this Policy. As a condition precedent to providing coverage for such entity upon renewal, the **Insurer**, in its sole discretion, may impose additional or different terms, conditions, and limitations of coverage and require payment of additional premium.
- (3) For the avoidance of doubt, there is no coverage available for any **Wrongful Act** or **Coverage Event** of any created, acquired, or merged entity or **Subsidiary** or the **Insured Persons** of any such entity or **Subsidiary** occurring:
 - a. prior to the date such entity was created, acquired, merged with the **Insured**, or became a **Subsidiary**; or
 - b. subsequent to the date such entity became a **Subsidiary** or was acquired by the **Insured** or merged with the **Insured** which: (i) in the case of a **Wrongful Act**, together with another **Wrongful Act** occurring prior to the date such entity became a **Subsidiary** or was acquired by or merged with the **Insured**, would constitute **Related Wrongful Acts**; or (ii) in the case of a **Coverage Event**, together with another **Coverage Event** occurring prior to the date such entity became a **Subsidiary** or was acquired by or merged with the **Insured**, would constitute **Related Coverage Events**.

C. Cessation of Acquired Entities, Merged Entities, or Subsidiaries

If any acquired entity, merged entity, or **Subsidiary** ceases to be owned by any **Insured** before or during the **Policy Period**, then any coverage under this Policy shall continue for such acquired entity, merged entity, or **Subsidiary** until the expiration of this Policy, but solely for **Wrongful Acts** or **Coverage Events** occurring prior to the effective date of such cessation.

D. Change of Control

If, during the **Policy Period**, a transaction occurs wherein another entity gains control of any **Named Insured** through the ownership of more than fifty percent (50%) of the voting stock of any **Named Insured**; or any **Named Insured** merges into another entity or consolidates with another entity such that any **Named Insured** is not the surviving entity, then:

- (1) the **First Named Insured** must give written notice of such transaction to the **Insurer** within ninety (90) days after the effective date of such transaction and provide the **Insurer** with such information in connection therewith as the **Insurer** may deem necessary;
- (2) this Policy shall apply only to any **Wrongful Acts** actually or allegedly committed on or before the effective date of such transaction, or any **Coverage Event** that occurred before the effective date of such transaction, and shall be excess of any other insurance available; and
- (3) if the change of control arises in connection with the appointment of a receiver, conservator, liquidator, trustee, rehabilitator or similar official to take control of, supervise, manage or liquidate any **Named Insured**; or any other taking over of or taking control of any **Named Insured** by any governmental agency, body or representatives; or any **Named Insured** becoming a debtor-in-possession under United States bankruptcy law, there shall be no coverage under a **Non-Liability Coverage Part** for any **Coverage Event** reported after the effective date of the change of control.

Section XIII. Coverage Extensions and Territory

A. Spousal Provision

The coverage provided by this Policy shall also apply to the spouse, domestic partner, or dependent of an **Insured Person**, but only for **Claims** arising out of any actual or alleged **Wrongful Acts** of an **Insured Person**.

B. Estates and Legal Representatives

The coverage provided by this Policy shall also apply to the estates, heirs, legal representatives, or assigns of any **Insured Person** in the event of their death, incapacity, or bankruptcy, but only for **Claims** arising out of any actual or alleged **Wrongful Acts** of any **Insured Person**.

C. Worldwide Coverage

The coverage provided under this Policy shall apply worldwide.

Section XIV. Subrogation

In the event of any payment under this Policy, the **Insurer** shall be subrogated to all of the **Insured's** rights of recovery. As a condition precedent to **Loss** payment, the **Insured** must agree and acknowledge that it is required to execute all papers and shall do everything necessary to secure such rights, including the execution of such documents necessary to enable the **Insurer** to effectively bring suit in the name of any **Insured**.

Section XV. Assignment

Assignment of interest under this Policy shall not bind the **Insurer** until its consent is endorsed hereon.

Section XVI. Conformity to Statute

Any terms of this Policy in conflict with the terms of any applicable laws are hereby amended to conform to such laws.

Section XVII. Entire Agreement

This Policy (including the Declarations, Application for insurance submitted to the **Insurer**, and any information provided therewith) and any written endorsements attached hereto constitute the entire agreement between the parties. The terms, conditions, and limitations of this Policy can be waived or changed only by written endorsement.

Section XVIII. First Named Insured Represents Insureds

By acceptance of this Policy, the **First Named Insured** shall be designated to act on behalf of all **Insureds** for all purposes including but not limited to the giving and receiving of all notices and correspondence, the cancellation or non-renewal of this Policy, the payment of premiums, and the receipt of any return premiums that may be due under this Policy.

Section XIX. Representative of the Insurer

EmergIn Risk shall act on behalf of the **Insurer** for all purposes, including but not limited to the giving and receiving of all notices and correspondence.

Section XX. Other Insurance

This **Policy** shall apply on a primary basis. However, the **Insurer** shall not be liable to pay **Loss** (including **Costs of Defense**) under any **Liability Coverage Part**, or to make any payment under the **Non-Liability Coverage Part** where the **Insured** would be entitled to be paid under any other insurance if this Policy did not exist except in respect of any amount in excess of the amount that would have been payable under such other insurance had this Policy not been effected.

Section XXI. Allocation

A. If:

- (1) there is a **Claim** made against any **Insured**, or there is a **Coverage Event**, and such **Claim** or **Coverage Event** includes both covered and uncovered matters pursuant to this Policy; or

- (2) coverage is extended for a **Claim** made against an **Insured**, or for a **Coverage Event**, and such **Claim** or **Coverage Event** involves others who are not entitled to such coverage (including **Insureds** who are not extended coverage for such **Claim** or **Coverage Event**),

then the **Insured** and the **Insurer** recognize and agree there must be an allocation between the insured and uninsured portion of any **Loss**. The **Insured** and the **Insurer** shall use their best efforts to agree upon a fair and proper allocation, and if they are unable to agree upon such allocation, the issue of allocation shall be submitted to dispute resolution in accordance with **Section XXII.** of this Policy.

- B.** Notwithstanding any prior advancement to the contrary, any allocation of **Costs of Defense** on account of a **Claim**, whether negotiated or arbitrated, shall be retroactively applied to all **Costs of Defense** on account of such **Claim**. Any allocation of advancement of **Costs of Defense** on account of a **Claim**, shall not apply to create any presumption with respect to the allocation of other **Loss** on account of such **Claim**.

Section XXII. Dispute Resolution

It is agreed that any disputes or disagreements that arise in connection with this Policy, including those involving Allocation, which cannot be resolved through informal negotiation shall be resolved according to the dispute resolution process set forth herein. The party asserting a dispute or disagreement shall notify the other party in writing of such dispute or disagreement. The other party shall respond to such notice in writing within ten (10) days after receiving it, and the parties shall hold at least one telephone conference or meeting within twenty (20) days after the date of the original written notice asserting the dispute or disagreement. If the parties have not resolved the dispute or disagreement to their mutual satisfaction within sixty (60) days after the original written notice asserting such dispute or disagreement, then the parties shall submit the dispute through binding arbitration subject to the rules of the American Arbitration Association. In any arbitration, each party will bear his, her, or its own legal fees or expenses.

Section XXIII. Extended Reporting Period

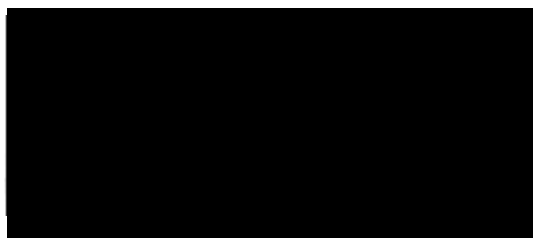
With respect to all Coverage Parts that are **Included** and are written on a claims-made basis:

- A.** In the event the **Insurer** refuses to renew this Policy or the **First Named Insured** chooses to cancel or not renew this Policy, the **First Named Insured** shall have the right, upon payment of one hundred percent (100%) of the annual premium (or if the **Policy Period** is other than annual, one hundred percent (100%) of the annualized premium), to an extension of the coverage provided by this Policy with respect to any **Claim(s)** first made against any **Insured** during the period of twelve (12) months after the end of the **Policy Period**, but only with respect to any **Wrongful Act** committed or alleged to have been committed before the end of the **Policy Period**. This twelve (12) month period shall be referred to in this Policy as the “**Extended Reporting Period**.”
- B.** As a condition precedent to the right to purchase the **Extended Reporting Period**:
- (1) the total earned premium for this Policy must have been paid;
 - (2) the **Insured** was in compliance with all terms and conditions of this policy; and
 - (3) a written request for the **Extended Reporting Period** must be provided to the **Insurer** no later than thirty (30) days after the end of the **Policy Period**.

- C. If the **Insurer** does not receive payment for the **Extended Reporting Period** within sixty (60) days after the end of the **Policy Period**, no **Extended Reporting Period** shall apply.
- D. It is understood and agreed that premium for the **Extended Reporting Period** will be fully earned on the effective date thereof and is non-refundable.
- E. The purchase of the **Extended Reporting Period** shall not in any way increase the Limit(s) of Liability stated in Items 3. and 4. of the Declarations. For purposes of the Limit(s) of Liability, the **Extended Reporting Period** is part of, and not in addition to, the **Policy Period**.

In witness whereof the **Insurer** has caused this Policy to be signed by its authorized representative and countersigned, if required, on the Declarations page by a duly authorized agent.

Coverholder's Representatives
EmergIn Risk



Jamie Bouloux

COVERAGE PART A

MULTIMEDIA LIABILITY

Section I. Insuring Agreement

If this Coverage Part is **Included**, the **Insurer** agrees to pay on behalf of the **Insured** all **Loss**, in excess of the Retention, as a result of any **Claim** arising out of the **Insured's Media Wrongful Acts**, provided that the **Media Wrongful Acts** giving rise to such **Claim** occurred during the **Policy Period**.

Section II. Definitions

The following definitions apply only to this Coverage Part and are in addition to those set forth in **Section II.** of the **General Terms and Conditions**:

A. Wrongful Act means a **Media Wrongful Act**.

Section III. Exclusions

The **Insurer** shall not be liable under this Coverage Part to pay **Loss** (including **Costs of Defense**) or any other amounts:

- A.** based upon, arising out of, relating to, directly, or indirectly resulting from or in consequence of, or in any way involving any actual or alleged delay, disruption, or failure of any communication network, service, hardware, or software, including but not limited to any **Claim** for lost profits or opportunities, delay in delivery or performance or failure to deliver or perform, or quality of transmission of **Covered Content**, as a result of such delay, disruption, or failure;
- B.** based upon or arising out of any **Claim** brought by or on behalf of any federal, state, or local regulatory agency or other governmental body alleging the violation of any federal, state, or local laws or regulations; provided, however, that this Exclusion shall not apply to (1) any **Claim** brought by the Federal Communications Commission arising directly out of actual or alleged indecency in **Content** produced or disseminated by the **Insured**, or (2) any **Claim** brought by or on behalf of any federal, state, or local regulatory agency or other governmental body seeking a prior restraint or any other limitation upon **Content** sought to be produced or disseminated by the **Insured**;
- C.** based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving any **Claim** for:
 - (1) any actual or alleged breach of any express or implied contract, agreement, warranty, or guarantee, including but not limited to any express or implied contract or agreement to pay royalties or to account for same, except that this exclusion shall not apply to:
 - a. any liability that an **Insured** would have incurred in the absence of such contract, agreement, warranty or guarantee;

- b. any actual or alleged agreement between an **Insured** and the source of any information supplied to the **Insured**, regarding the confidentiality to be afforded to such source or such information or other use of such information;
 - c. any actual or alleged breach of an implied-in-fact contract regarding use of **Content** supplied to the **Insured**; or
 - d. breach of any written, oral or implied-in-fact indemnification or hold harmless agreement between the **Insured** and any person or entity distributing **Content** supplied by or on behalf of the **Insured**, where the **Claim** arises out of the distribution of such **Content**;
- (2) any actual or alleged negligence or other error or omission in the performance of, or failure to perform, any services for others for a fee or other consideration, including any **Professional Services Wrongful Act**; provided, however, this exclusion shall apply only to **Claims** brought by or on behalf of individuals and/or entities for whom such services were performed; or
 - (3) any actual or alleged **Network Security and Privacy Wrongful Act**;

D. based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of:

- (1) any conduct by any **Insured** that is determined by a court or jury to constitute a willful violation of a criminal statute;
- (2) any dishonest or fraudulent act or omission by any **Insured**; or
- (3) the gaining by any **Insured** of any profit, remuneration or advantage to which such **Insured** is not legally entitled.

This **Exclusion III.D.** will not apply to **Costs of Defense** until there is a judgment, final adjudication, or adverse finding of fact against, admission by, or plea of *nolo contendere* or no contest by an **Insured** as to such conduct, at which time such **Insured** shall reimburse the **Insurer** for any such **Costs of Defense** advanced.

In determining the applicability of this **Exclusion** and the **Insurer's** entitlement to any reimbursement, the **Wrongful Act(s)** of any **Insured**, including any **Employees** acting outside the scope of their duties for the **Insured**, shall not be imputed to any other **Insured**.

This exclusion shall not apply if the **Insured**, through its General Counsel or outside legal counsel, approves such conduct in advance based on a good faith belief that such conduct is protected by the First Amendment to the United States Constitution.

E. For purposes of this Coverage Part, **Exclusion D.** of the **General Terms & Conditions** is deleted in its entirety and replaced with the following:

based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving any actual or alleged bodily injury or property damage, except for

- a. bodily injury arising exclusively out of emotional distress allegedly caused by a **Wrongful Act**; or

- b. bodily injury or property damage actually or allegedly resulting from a **Claim** of negligent publication as described in General Terms and Conditions, **Section II. Definitions V.(6)**;

Section IV. Date of Wrongful Act

In the event of a **Claim** (or **Related Claims**) arising out of a series of **Media Wrongful Acts**, the following will apply:

- A. The **Media Wrongful Acts** will be deemed to have occurred on the date of the first publication, dissemination or release of the **Content** giving rise to such **Claim** (or **Related Claims**); however, if there was no such publication, dissemination or release during the **Policy Period** or any renewal period, then the **Media Wrongful Acts** will be deemed to have occurred on the date of the earliest act, error or omission giving rise to such **Claim** (or **Related Claims**).
- B. Where **Related Media Wrongful Acts** take place on one or more dates during the **Policy Period**, or during two or more consecutive **Policy Periods** of policies issued by the **Insurer**:
 - (1) such **Media Wrongful Acts** shall be considered a single **Wrongful Act** subject to the Limit of Liability and Retention in effect when the first of such **Related Wrongful Acts** took place; and
 - (2) the **Insurer** shall not be responsible for that portion of any **Loss** or **Costs of Defense** attributable to **Wrongful Acts** which took place prior to the **First Inception Date** or after expiration of the last policy issued to the **Insured** by the **Insurer**.
- C. Notwithstanding the provisions of **Section IV. A. and B.** above, in no event will the **Insurer** be responsible for any portion of **Loss** fairly attributable to **Media Wrongful Acts** occurring prior to the **First Inception Date** or subsequent to the conclusion of the **Policy Period** or any renewal period.

Section V. Confidential Sources and Retraction Demands

- A. The **Insured's** rights under this Coverage Part shall not be prejudiced by the **Insured's** refusal to reveal the identity of a confidential source, or to produce reporters' notes or any other documents or information obtained by the **Insured** with respect to which the **Insured** has asserted a claim of reporter's privilege or other applicable First Amendment, statutory or common-law privilege relating to the protection of newsgathering activities.
- B. The **Insured** shall have sole discretion regarding whether and under what circumstances to issue a retraction of **Content** previously communicated, distributed, or released by any **Insured**.

Section VI. Notice of Claims

As a condition precedent to coverage under this Policy, the **Insured** must give written notice to the **Insurer**, at the address set forth in Item 8. of the Declarations, of any **Claim** as soon as practicable but in no event later than 60 days after such **Claim** is first received by the **Insured**.

Section VII. Clearance Procedures

The **Insured** represents, warrants, and agrees that it will implement and use reasonable and customary clearance procedures with respect to the creation, compilation, licensing, and distribution of the **Insured's Covered Content** as well as **Merchandising Activities**.

CALIFORNIA NOTICE

1. THE INSURANCE POLICY THAT YOU (HAVE PURCHASED) (ARE APPLYING TO PURCHASE) IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED "NONADMITTED" OR "SURPLUS LINE" INSURERS.

2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT WHICH APPLIES TO CALIFORNIA LICENSED INSURERS.

3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.

4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR "SURPLUS LINE" BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER 1-800-927-4357. ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC'S INTERNET WEB SITE AT WWW.NAIC.ORG.

5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE'S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.

6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC'S INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR "SURPLUS LINE" BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.

7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE:

WWW.INSURANCE.CA.GOV .

8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.



Converging Risk Liability Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL SERVICE OF SUIT ENDORSEMENT

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE FOLLOWING:
ALL COVERAGE PARTS IN THIS POLICY

In the event of failure of the Company to pay any amount claimed to be due under the terms of this policy, the Company, at the request of the **Insured**, will submit to the jurisdiction of a court of competent jurisdiction within the United States. Nothing in this condition constitutes or should be understood to constitute a waiver of the Company's rights to commence an action in any court of competent jurisdiction in the United States to remove an action to a United States District Court or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the United States. In any suit instituted against the Company upon this policy, the Company will abide by the final decision of such court or of any appellate court in the event of appeal.

It is further agreed that service of process in such suit may be made upon:

Lloyd's America Inc.
280 Park Avenue
East Tower, 25th Floor
New York, NY 10017, USA

Further, pursuant to any statute of any state, territory, or district of the United States which makes provision therefore, the Company hereby designates the Superintendent, Commissioner or Director of Insurance, Secretary of State, or other officer specified for that purpose in the statute, as its true and lawful attorney upon whom service may be made of any lawful process in any action, suit, or proceeding instituted by or on behalf of the **Insured** or any beneficiary hereunder arising out of this policy of insurance and hereby designates the above named General Counsel as the person to whom the said officer is authorized to mail such process or a true copy thereof.

This endorsement does not change any other provision of the policy.

Insured: Camp Sugar, Inc.; Rebel River Rampage, Inc.;
Rebel Wilson, an individual

Policy Number: CR-169053

Policy Period: 3/6/2024 to 3/6/2025

Endorsement Effective Date: 3/6/2024

Endorsement Number: 1

Converg[in] Risk Media Solutions Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED ENDORSEMENT RELATED ENTITY

It is understood and agreed that the Converg[in] Risk Media Solutions Policy is hereby amended to read as follows:

1. With respect to **Included** Coverage Parts, it is understood and agreed that the entity(ies) listed below is an Additional Insured(s) under this Policy, subject to the following conditions:
 - (1) The Additional Insured is related to the **Named Insured** through common ownership, partnership, or controlling interest;
 - (2) The **Claim** arises solely out of **Wrongful Acts** as defined in the policy and performed by an **Insured**;
 - (3) All other terms and conditions of the Policy are met; and
 - (4) The **Claim** does not arise out of content provided, services performed, or activities committed by, for, or on behalf of the Additional Insured.
2. It is also understood and agreed that this endorsement does not apply to any **Non-Liability Coverage Parts** if **Included** in this policy.
3. Additional Insured(s): The Blue Bay Trust

Other than as stated above, nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, provisions, agreements, or limitations of the Policy to which this endorsement is attached.

Insured: Camp Sugar, Inc.; Rebel River Rampage,
Inc.; Rebel Wilson, an individual

Policy Number: [REDACTED]

Policy Period: 3/6/2024 to 3/6/2025

Endorsement Effective Date: 3/6/2024

Endorsement Number: 2

Converg[in] Risk Media Solutions Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL NAMED INSURED ENDORSEMENT

It is understood and agreed that in addition to the **Named Insured(s)** stated in **Item 1.**, of the Declarations, the following entity(ies) shall also be **Named Insureds** under this Policy:

Item 1. Additional Named Insureds:

- Camp Sugar Productions Pty Ltd

Other than as stated above, nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, provisions, agreements, or limitations of the Policy to which this endorsement is attached.

Insured: Camp Sugar, Inc.; Rebel River Rampage,
Inc.; Rebel Wilson, an individual

Policy Number: [REDACTED]

Policy Period: 3/6/2024 to 3/6/2025

Endorsement Effective Date: 3/6/2024

Endorsement Number: 3

Converg[in] Risk Media Solutions Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PUBLIC APPEARANCES ENDORSEMENT

It is understood and agreed that the Converg[in] Risk Media Solutions Policy is hereby amended to read as follows:

1. For the purposes of this endorsement, it is understood and agreed General Terms and Conditions, **Section II. Definitions HH., Public Appearances** is deleted in its entirety and replaced with the following:

Public Appearances means:

- (1) Public speaking engagements by the **Named Insured** by any means or medium, including speeches, press conferences, panel discussions, and seminars;
- (2) Guest Appearances by the **Named Insured** as themselves by any means or medium, including media interviews, television, radio, internet, and podcast appearances;
- (3) Appearances by the **Named Insured** by any means or medium as a spokesperson or contracted endorser for a third-party commercial product or cause;
- (4) Contributions to articles, essays, blogs, or other publications authored, edited or distributed by the **Named Insured**;
- (5) The licensing to any third party the use of any **Named Insured's** own name, likeness, logo, symbol, trademark, or other intellectual property; or
- (6) The following additional types of **Public Appearances**:

Public Appearances shall not mean:

- (1) The **Named Insured's** participation as a regular cast member or ensemble cast member of any program or production, including but not limited to, television, cable, radio, internet, motion pictures, or live stage;
- (2) Any music performance by the **Named Insured**, by any means or medium, unless previously agreed to by the **Insurer** and scheduled in Number 6. above;
- (3) Promotion of the **Named Insured** as a candidate in an election for political office.
- (4) The following additional types of **Public Appearances**: the Named Insured's memoir "Rebel Rising"

2. For the purposes of this endorsement, it is understood and agreed General Terms and Conditions, **Section II. Definitions PP.**, **Subsidiary** is deleted in its entirety and replaced with the following:
- PP.** **Subsidiary** means only those entities listed in the **Additional Named Insured** endorsement attached to this policy if applicable.
- Subsidiary** shall also include any entity that the **Insured** creates but only if the **Insured**, within ninety (90) days of such creation provides the **Insurer** with written notice thereof and agrees to any premium adjustment and/or coverage revision required by the **Insurer**. For the avoidance of doubt, a created entity is not a **Subsidiary** until such notice is provided by the **Insured**, agreed by the **Insurer**, and subsequently added via the **Additional Named Insured** endorsement.
3. For the purposes of this endorsement, it is understood and agreed General Terms and Conditions, **Section III. Exclusions Applicable to the Entire Policy** is amended to include:
- based upon, arising out of, relating to, directly or indirectly resulting from or in consequence of, or in any way involving any actual or alleged creation, minting, sale, transfer, distribution, or brokerage of any Non-Fungible Tokens (NFTs). However, this exclusion shall not apply to any **Claim** for any **Media Wrongful Act** arising exclusively out of **Media Perils (1) – (5)**.

Other than as stated above, nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy to which this endorsement is attached.

Insured: Camp Sugar, Inc.; Rebel River Rampage,
Inc.; Rebel Wilson, an individual

Policy Number: [REDACTED]

Policy Period: 3/6/2024 to 3/6/2025

Endorsement Effective Date: 3/6/2024

Endorsement Number: 4



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Insured: Camp Sugar, Inc.; Rebel River Rampage, Inc.;
Rebel Wilson, an individual

Policy Number: [REDACTED]

Policy Period: 3/6/2024 to 3/6/2025

Endorsement Effective Date: 3/6/2024

Endorsement Number: 5

SEVERAL LIABILITY NOTICE INSURANCE (LSW1001)

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

Insured: Camp Sugar, Inc.; Rebel River Rampage,
Inc.; Rebel Wilson, an individual

Policy Number: [REDACTED]

Policy Period: 3/6/2024 to 3/6/2025

Endorsement Effective Date: 3/6/2024

Endorsement Number: 6



LLOYD'S PRIVACY POLICY STATEMENT

UNDERWRITERS AT LLOYD'S, LONDON

The Certain Underwriters at Lloyd's, London want you to know how we protect the confidentiality of your non-public personal information. We want you to know how and why we use and disclose the information that we have about you. The following describes our policies and practices for securing the privacy of our current and former customers.

INFORMATION WE COLLECT

The non-public personal information that we collect about you includes, but is not limited to:

- Information contained in applications or other forms that you submit to us, such as name, address, and social security number
- Information about your transactions with our affiliates or other third-parties, such as balances and payment history
- Information we receive from a consumer-reporting agency, such as credit-worthiness or credit history

INFORMATION WE DISCLOSE

We disclose the information that we have when it is necessary to provide our products and services. We may also disclose information when the law requires or permits us to do so.

CONFIDENTIALITY AND SECURITY

Only our employees and others who need the information to service your account have access to your personal information. We have measures in place to secure our paper files and computer systems.

RIGHT TO ACCESS OR CORRECT YOUR PERSONAL INFORMATION

You have a right to request access to or correction of your personal information that is in our possession.

CONTACTING US

If you have any questions about this privacy notice or would like to learn more about how we protect your privacy, please contact the agent or broker who handled this insurance. We can provide a more detailed statement of our privacy practices upon request.

Insured: Camp Sugar, Inc.; Rebel River Rampage,
Inc.; Rebel Wilson, an individual

Policy Number:



Policy Period: 3/6/2024 to 3/6/2025

Endorsement Effective Date: 3/6/2024

Endorsement Number: 7



Converging Risk Liability Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FINANCIAL INTEREST CLAUSE ENDORSEMENT

It is understood and agreed that the Converging Risk Liability Policy is hereby amended to read as follows:

The **Insurer** shall provide coverage to the **First Named Insured** for its financial interest in any entity (the "**Uncovered Entity**") which would otherwise be covered under this Policy which is located in a jurisdiction where:

- (i) applicable law or regulation do not, to the best of the **Insurer's** good faith knowledge, allow it to provide coverage; or
- (ii) the **First Named Insured** has elected that the Policy will not cover such entity directly but will cover the **First Named Insured's** own financial interest in such entity.

Where Financial Interest Coverage is triggered, the Policy will not provide any coverage for the **Uncovered Entity**, and the **Insurer** and **First Named Insured** further agree that:

- (i) the **First Named Insured** has a financial interest in the **Uncovered Entity** because it benefits financially from the continued operation of the **Uncovered Entity** and/or would be prejudiced by loss to, or damage to, or liability incurred by the **Uncovered Entity** in the operation of its business; and
- (ii) the **Insurer** shall indemnify the **First Named Insured** in respect of any loss to its financial interest, by way of agreed valuation calculated as the amount which would have been payable to the **Uncovered Entity** if a policy with the same terms and conditions as this Policy had been issued to such **Uncovered Entity**, save that no indemnity shall be provided in respect of any insuring clause which would have covered any individual person.

Other than as stated above, nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, provisions, agreements or limitations of the Policy to which this endorsement is attached.

Insured: Camp Sugar, Inc.; Rebel River Rampage, Inc.; Rebel Wilson, an individual

Policy Number: [REDACTED]

Policy Period: 3/6/2024 to
3/6/2025

Endorsement Effective Date:
3/6/2024

Endorsement Number: 8



Lloyd's Certificate

This Insurance is effected with certain Underwriters at Lloyd's, London as per the attached Schedule.

This Certificate is issued in accordance with the limited authorization granted to the Correspondent by certain Underwriters at Lloyd's, London whose syndicate numbers and the proportions underwritten by them can be ascertained from the office of the said Correspondent (such Underwriters being hereinafter called "Underwriters") and in consideration of the premium specified herein, Underwriters hereby bind themselves severally and not jointly, each for his own part and not one for another, their Executors and Administrators.

The Assured is requested to read this Certificate, and if it is not correct, return it immediately to the Correspondent for appropriate alteration.

All inquiries regarding this Certificate should be addressed to the following Correspondent:

EmergIn Risk
c/o RSG Underwriting Managers, LLC
180 N Stetson Avenue - Suite 4600
Chicago, IL 60601

CERTIFICATE PROVISIONS:

1. Signature Required. This Certificate shall not be valid unless signed by the Correspondent on the attached Declaration Page.
2. Correspondent Not Insurer. The Correspondent is not an Insurer hereunder and neither is nor shall be liable for any loss or claim whatsoever. The Insurers hereunder are those Underwriters at Lloyd's, London whose syndicate numbers can be ascertained as hereinbefore set forth. As used in this Certificate "Underwriters" shall be deemed to include incorporated as well as unincorporated persons or entities that are Underwriters at Lloyd's, London.
3. Attached Conditions Incorporated. This Certificate is made and accepted subject to all the provisions, conditions and warranties set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.



Attaching To and Forming Part of Binding Authority Agreement

SCHEDULE OF PARTICIPATING UNDERWRITERS HEREON:

70.0000%	Renaissance Re Syndicate No. 1458 (RNR)
25.0000%	Fidelis Underwriting Limited (Pine Walk Capital Limited)
5.0000%	QBE Syndicate 5555

Ryan Financial Lines is a series of RSG Underwriting Managers, LLC. RSG Underwriting Managers, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Insurance Services, LLC (License # 0E50879).

Insured: Camp Sugar, Inc.; Rebel River Rampage, Inc.; Rebel Wilson, an individual

Policy Number: [REDACTED]

Policy Period: 3/6/2024 to 3/6/2025

Endorsement Effective Date: 3/6/2024

Endorsement Number: 9

Converg[in] Risk Media Solutions Policy

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DELETE CLEARANCE PROCEDURES ENDORSEMENT

It is understood and agreed that the Converg[in] Risk Media Solutions Policy is hereby amended to read as follows:

With respect to Coverage Part A, it is understood and agreed **Section VII. Clearance Procedures** of the Policy is deleted in its entirety.

Other than as stated above, nothing herein contained shall be held to vary, alter, waive, or extend any of the terms, conditions, provisions, agreements, or limitations of the Policy to which this endorsement is attached.

Insured: Camp Sugar, Inc.; Rebel River Rampage, Inc.; Rebel Wilson,
an individual

Policy Number: [REDACTED]

Policy Period: 3/6/2024 to 3/6/2025

Endorsement Effective Date: 3/6/2024

Endorsement Number: 10
