



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
06/23/2017

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY MARSH USA INC. 200 PUBLIC SQUARE, SUITE 3760 CLEVELAND, OH 44114-1824 Attn: cleveland.certrequest@marsh.com; F 212-948-0797		PHONE (A/C, No, Ext):	COMPANY Lexington Insurance Company 99 High Street Boston, MA 02110	
XXXX08-PROP-B&M-15-18		PROP		
FAX (A/C, No):	E-MAIL ADDRESS:			
CODE:	SUB CODE:			
AGENCY CUSTOMER ID #:		LOAN NUMBER		POLICY NUMBER 084144162
INSURED KEYCORP AND SUBSIDIARIES MAIL STOP: OH-01-27-0541 KEY TOWER, 5TH FLOOR 127 PUBLIC SQUARE CLEVELAND, OH 44114-1306		EFFECTIVE DATE 06/30/2015	EXPIRATION DATE 06/30/2018	<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
THIS REPLACES PRIOR EVIDENCE DATED:				

PROPERTY INFORMATION

LOCATION/DESCRIPTION
EVIDENCE OF COVERAGE FOR PROPERTY, LEASEHOLD IMPROVEMENTS, PLATE GLASS, AND PROPERTY OF OTHERS KEY IS OBLIGATED TO INSURE PER THE TERMS OF A WRITTEN AGREEMENT. COVERAGE APPLIES TO OWNED AND LEASED LOCATIONS OF KEYCORP AND ALL SUBSIDIARIES.

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

COVERAGE INFORMATION	PERILS INSURED	BASIC	BROAD	SPECIAL	AMOUNT OF INSURANCE		DEDUCTIBLE
					AMOUNT OF INSURANCE	DEDUCTIBLE	
ALL RISK PROPERTY LOSS LIMIT: REAL & PERSONAL PROPERTY - REPLACEMENT COST					150,000,000		250,000
BUSINESS INTERRUPTION, EXTRA EXPENSE, RENTAL VALUE - ACTUAL LOSS SUSTAINED (NO COINSURANCE APPLIES); BOILER & MACHINERY					INCLUDED		250,000
EARTH MOVEMENT & FLOOD - ANNUAL AGGREGATE, EXCEPT					INCLUDED		250,000
EARTH MOVEMENT - CA, HI, PUERTO RICO (DEDUCTIBLE 5%, MINIMUM \$500,000)					5,000,000		500,000
EARTH MOVEMENT - PACIFIC NORTHWEST & NEW MADRID					50,000,000		500,000
FLOOD - 100 YEAR FLOOD ZONE					25,000,000		500,000
TERRORISM - CERTIFIED & NON-CERTIFIED					INCLUDED		500,000
NAMED WINDSTORM (DEDUCTIBLE ADDENDUM C, TIER 1 - 3%, MINIMUM \$500,000)					INCLUDED		500,000
BUILDERS RISK (INCLUDING HARD & SOFT COSTS)					INCLUDED		250,000

REMARKS (Including Special Conditions)
LOSS PAYEE STATUS AUTOMATICALLY APPLIES WHEN REQUIRED UNDER WRITTEN CONTRACT FOR LESSORS OF PREMISES OR EQUIPMENT AS WELL AS MORTGAGEE STATUS FOR MORTGAGEES OF LESSORS OF PREMISES, AND THEIR RESPECTIVE SUCCESSORS AND/OR ASSIGNS, ACCORDING TO THEIR INTERESTS WHEN LOSS OCCURS.

CANCELLATION
SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

ADDITIONAL INTEREST		CLE-005231631-17	
NAME AND ADDRESS KEYCORP AND SUBSIDIARIES MAIL STOP OH-01-27-0541 KEY TOWER 5TH FLOOR 127 PUBLIC SQUARE CLEVELAND, OH 44114	<input checked="" type="checkbox"/> ADDITIONAL INSURED	<input type="checkbox"/> LENDER'S LOSS PAYABLE	<input checked="" type="checkbox"/> LOSS PAYEE
	<input checked="" type="checkbox"/> MORTGAGEE		
	LOAN #		
AUTHORIZED REPRESENTATIVE of Marsh USA Inc. Stephen Charitan			



ADDITIONAL REMARKS SCHEDULE

AGENCY MARSH USA INC.		NAMED INSURED KEYCORP AND SUBSIDIARIES MAIL STOP: OH-01-27-0541 KEY TOWER, 5TH FLOOR 127 PUBLIC SQUARE CLEVELAND, OH 44114-1306	
POLICY NUMBER		EFFECTIVE DATE:	
CARRIER	NAIC CODE		

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 27 **FORM TITLE:** Evidence of Property Insurance

ADDITIONAL LIMITS/DEDUCTIBLES MAY APPLY PER POLICY TERMS & CONDITIONS:

EVIDENCE OF INSURANCE: CERTIFICATE LOSS PAYEE/MORTGAGEE PROVISIONS FROM LEXINGTON INSURANCE COMPANY, POLICY NUMBER 084144162, EFFECTIVE JUNE 30, 2015 TO JUNE 30, 2018 (3-YEAR POLICY):

33. EVIDENCE OF INSURANCE
 A. Certificates of Insurance

Any certificate of insurance issued in connection with this Policy shall be issued solely as a matter of convenience or information for the addressee(s) or holder(s) of said certificate of insurance, except where any additional insured(s), loss payee(s), or mortgagee(s) are named pursuant to the Special Provisions of said certificate of insurance. In the event any additional insured(s), loss payee(s), or mortgagee(s) are so named, this Policy shall be deemed to have been endorsed accordingly subject to all other terms, conditions and exclusions stated herein.

B. Memoranda of Insurance

With respect to any Memoranda of Insurance displayed on an internet web-site, any party(ies) which the Insured is contractually required to include as an additional insured(s), loss payee(s), or mortgagee(s) is granted such status under this Policy as such interest may appear upon notification of such interest by the Insured to Marsh or the Company. Coverage under the Policy applies only if such notice has been given and to the extent of the coverage required by such contractual requirement and for the Program Limits of Liability specified in such contractual requirement, but in no event for insurance not afforded by the Policy nor for Program Limits of Liability in excess of the applicable Program Limits of Liability of the Policy.

C. (1) The existence of more than one Insured, additional insured or other interests shall not serve to increase the Program Limits of Liability of the Policy.

(2) The Company hereby authorizes Marsh to issue any Certificate of Insurance and to display Memoranda of Insurance, including any Mortgagee or Loss Payee Clauses consistent with the foregoing.

34. MORTGAGEHOLDERS CLAUSE

A. The term mortgage holder includes trustee.

B. The Company will pay for covered loss of or damage to buildings or structures to each mortgage holder shown in the Policy or Evidence of Insurance in their order of precedence, as interests may appear.

C. The mortgage holder has the right to receive loss payment even if the mortgage holder has started foreclosure or similar action on the building or structure.

D. If the Company denies the Insured's claim because of the Insured's acts or because the Insured has failed to comply with the terms of this Policy, the mortgage holder will still have the right to receive loss payment if the mortgage holder:

- (1) Pays any premium due under this Policy at the request of the Company if the Insured has failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from the Company because of the Insured's failure to do so; and
- (3) Has notified the Company of any change in ownership, occupancy or substantial change in risk known to the mortgage holder.

All of the terms of this Policy will then apply directly to the mortgage holder.

E. If the Company pays the mortgage holder for any loss or damage and denies payment to the Insured because of the Insured's acts or because the Insured has failed to comply with the terms of this Policy:



ADDITIONAL REMARKS SCHEDULE

AGENCY MARSH USA INC.		NAMED INSURED KEYCORP AND SUBSIDIARIES MAIL STOP: OH-01-27-0541 KEY TOWER, 5TH FLOOR 127 PUBLIC SQUARE CLEVELAND, OH 44114-1306	
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FORM NUMBER: 27 FORM TITLE: Evidence of Property Insurance

(2) The mortgage holder's right to recover the full amount of the mortgage holder's claim will not be impaired.

At the Company's option, the Company may pay to the mortgage holder the whole principal on the mortgage plus any accrued interest. In this event, the Insured's mortgage and note will be transferred to the Company and the Insured will have its remaining mortgage debt paid to the Company.

F. If the Company cancels this Policy, the Company will give written notice to the mortgage holder at least:

(1) 10 days before the effective date of cancellation if the Company cancels for the Insured's non-payment of premium; or

(2) 30 days before the effective date of cancellation if the Company cancels for any other reason.

G. If the Company elects not to renew this Policy, the Company will give written notice to the mortgage holder at least 30 days before the expiration date of this Policy.