



NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215-2220

04261
RENEWAL

COMMERCIAL GENERAL LIABILITY DECLARATIONS

Policy Number: **ACP GLGO 5673578565**

Named Insured: **JARNAGIN, DONALD R - DBA**
SYSTEMS DESIGN

Address: **658 CARPENTER ST**
MEMPHIS TN 38112-2314

Agent: **Jason Allen White Agency** **23-04261-001**
Address: **OLIVE BRANCH MS 38654** PRODUCER: **JASON ALLEN WHITE AGENCY**

Policy Period: From **11/07/15** to **11/07/16** 12:01 A.M. standard time at the address of the named insured as stated herein.

In return for the payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.

LIMITS OF INSURANCE

GENERAL AGGREGATE LIMIT (other than products-completed operations)	\$	2,000,000
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$	2,000,000
PERSONAL AND ADVERTISING INJURY LIMIT	\$	1,000,000
EACH OCCURRENCE LIMIT	\$	1,000,000
DAMAGE TO PREMISES RENTED TO YOU LIMIT (any one premises)	\$	100,000
MEDICAL EXPENSE LIMIT (any one person)	\$	5,000

Retroactive Date (CG0002 only)

The Named Insured is: **INDIVIDUAL**
Business of the Named Insured is: **COMPUTER CONSULTING OR PR**
Audit Period: **ANNUAL**

ENDORSEMENTS ATTACHED TO THIS POLICY

SEE COMMERCIAL GENERAL LIABILITY FORMS AND ENDORSEMENTS SCHEDULE

TOTAL ADVANCE PREMIUM \$ [REDACTED]

Replacement or
Renewal Number **ACP GLGO5663578565**

Countersigned By _____
Authorized Representative

GL-D (10-98)

DIRECT BILL MACH 15253

INSURED COPY

ACP GLGO 5673578565 896902241 56 0007432

00 0000 N005 08

**NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
MUTUAL COMPANY CONDITIONS ENDORSEMENT**

POLICYHOLDER MEMBERSHIP IN THE COMPANY

(Applicable Only to Policies Issued by Nationwide Mutual Fire Insurance Company in States Other than the State of Texas)

Because this policy is issued by Nationwide Mutual Fire Insurance Company (the "Company"), the first named insured listed on the declarations page ("named insured") is a member of the Company issuing the policy while this or any other policy issued by the Company is in force. While a member, the named insured is entitled to one vote only – regardless of the number of policies issued to the named insured – either in person or by proxy at meetings of members of the Company.

The annual meeting of members of the Company will be held each year at the Home Office of the Company in Columbus, Ohio, at 9:30 a.m. on the first Thursday of April. If the Board of Directors of Nationwide Mutual Fire Insurance Company should elect to change the time or place of that meeting, the Company will mail notice of the change to the member's last known address. The Company will mail this notice at least 10 days in advance of the meeting date.

This policy is non-assessable, meaning that the named insured is not subject to any assessment beyond the premiums required for each policy term.

POLICYHOLDER DIVIDEND PROVISIONS

The named insured is entitled to any Dividends which are declared by the Board of Directors of the Company in accordance with law and which are applicable to coverages provided in this policy.

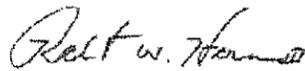
POLICYHOLDER MEMBERSHIP IN THE COMPANY IN TEXAS

(Applicable Only to Policies Issued by Nationwide Mutual Fire Insurance Company in the State of Texas)

1. MUTUALS – MEMBERSHIP AND VOTING NOTICE. The named insured is notified that, by virtue of this policy, the named insured is a member of the Nationwide Mutual Fire Insurance Company of Columbus, Ohio, (the "Company") and is entitled, as is lawfully provided in the charter, constitution, and by-laws to vote either in person or by proxy in any or all meetings of said Company. Each member is entitled to only one vote regardless of the number of policies owned. The annual meetings of the members of the Company are held in the Home Office, at Columbus, Ohio, on the first Thursday of April, in each year, at 9:30 o'clock a.m.

2. MUTUALS – PARTICIPATION CLAUSE WITHOUT CONTINGENT LIABILITY. No Contingent Liability: This policy is non-assessable. The named insured is a member of the Company and shall participate, to the extent and upon the conditions fixed and determined by the Board of Directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined.

IN WITNESS WHEREOF: Nationwide Mutual Fire Insurance Company has caused this policy to be signed by its President and Secretary, and countersigned by a duly authorized representative of the



Secretary



President

Nationwide Mutual Fire Insurance Company

NATIONWIDE MUTUAL FIRE INSURANCE COMPANY
 ONE NATIONWIDE PLAZA
 COLUMBUS, OH 43215-2220

COMMERCIAL GENERAL LIABILITY SCHEDULE

Policy Number: **ACP GLGO 5673578565**

Item No., Location and Description of Hazards	Code No.	Premium Basis	Rates		Advance Premium	
			OTHER	PR/CO	OTHER	PR/CO
001A TN-501 COMPUTER CONSULTING OR PROGRAMMING - PRO DUCTS-COMPLETED OPER ATIONS ARE SUBJECT T O THE GENERAL AGGREG ATE LIMIT	41675	PAYROLL 13,300	PER THOUSAND 3.122		\$199MIN	
CG2288 658 CARPENTER ST MEMPHIS TN381122314						
001B TN-501 CG2026	49950			10.000		\$35
MINIMUM PREMIUM ADJUSTMENT					\$316	

Total Advance Other and PR/CO **\$515MIN \$35**
 TOTAL ADVANCE PREMIUM **\$550MIN**

NOTE: For classes based on payroll each Executive Officer, Sole Proprietor or Partner may be subject to a fixed amount.

GL-DS (12-93)

COMMERCIAL GENERAL LIABILITY FORMS AND ENDORSEMENTS

Number: **ACP GLGO 5673578565**

Period: From **11/07/15** To **11/07/16**

Named Insured: **JARNAGIN, DONALD R - DBA**

Form	Date	Title
CG0001	0413	COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG2026	0413	ADDITIONAL INSURED - DESIGNATED PERSON OR ORGANIZATION
CG2033	0413	ADDITIONAL INSURED - OWNERS, LESSEES OR CONTRACTORS - AUTOMATIC STATUS WHEN F
CG2106	0514	EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION
CG2147	1207	EMPLOYMENT - RELATED PRACTICES EXCLUSION
CG2149	0999	TOTAL POLLUTION EXCLUSION ENDORSEMENT
CG2167	1204	FUNGI OR BACTERIA EXCLUSION
CG2170	0115	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
CG2288	0413	PROFESSIONAL LIABILITY EXCLUSION ELECTRONIC DATA PROCESSING SERVICES AND COMPI
CG2426	0413	AMENDMENT OF INSURED CONTRACT DEFINITION
CG7023	1096	EXCL-ASBESTOS, ELECTRO-MAGNETIC RADIATION, LEAD AND RADON
CG7033	0393	TWO OR MORE COVERAGE FORMS OR POLICIES ISSUED BY US
IL0017	1198	COMMON POLICY CONDITIONS
IL0021	0908	NUCLEAR ENERGY LIABILITY EXCLUSION
IL0250	0908	TENNESSEE CHANGES - CANCELLATION AND NONRENEWAL
13614	1185	SPECIAL CONTINUATION PROVISION

IMPORTANT NOTICES

IN5017	0593	IMPORTANT NOTICE FOR RENEWAL POLICIES
IN7363	1205	TENNESSEE AGGRIEVED PERSONS NOTICE

