Contract Number:_____ Room Number: _____

Repwest Insurance Company

(A non-participating stock Insurance Company, herein called the "Company")

2721 North Central Avenue, Phoenix, Arizona 85004

Phone (800) 858-0317

LOUISIANA SAFESTOR CUSTOMER STORAGE INSURANCE - CERTIFICATE OF INSURANCE

Insuring Agreement: In consideration of the execution with the "Lessee" named on the "Rental Storage Contract" by the specified "Storage Facility" for the described storage space or portable storage container, and in further consideration of the payment of the monthly premium for the selected Limit of Liability, and subject to all the terms of the Master Policy, Company agrees to provide the insurance as stated herein.

Certificate Term: This insurance begins on the date shown on the Safestor Addendum to Storage Contract and payment of the monthly premium. This Certificate remains effective until the termination of the "Rental Storage Contract" or on the first day of the month the "Certificate Holder" fails to pay the monthly premium in full for this insurance or when the Master Policy is cancelled. When storing within a mobile storage container, coverage begins upon pickup from the originating location or driveway as described in the "Rental Storage Contract". Coverage under this Certificate or insurance ("Certificate") ceases upon removal of Property Insured from the premises described under any Certificate or "Rental Storage Contract" issued, or upon delivery of the Portable Storage Container. No coverage will be provided due to intentional violation of the "Rental Storage Contract" of the "Storage Facility" by the "Certificate Holder" or their legal representatives.

Definitions:

"**Certificate Holder**" means each person identified on the "Rental Storage Contract" and elects to purchase coverage and receives a Certificate.

"**Lessee**" means any person who rents or leases a fully enclosed storage unit or portable storage container from the Master Policy Holder.

"**Rental Storage Contract**" means the lease or rental agreement executed and in effect between "Lessee" and the Master Policy Holder.

"**Storage Facility**" means any Master Policy Holder's location that stores, rents or leases storage spaces or portable storage containers.

"**Vermin**" is defined as various small animals, including but not limited to rodents, and/or insects that are destructive.

Property Insured: This insurance covers the personal property of the "Certificate Holder", or the property of others for which the "Certificate Holder" may be liable or have assumed liability prior to a loss, while in storage within the described storage space, or portable storage container, leased or rented by the "Certificate Holder".

Limit of Insurance: This Company shall not be liable in any one loss for more than $20,000 in respect to the "Certificate Holder's" personal property within any one storage unit, subject to the coverage Limit selected in the "Rental Storage Contract".

Covered Causes of Loss: This Certificate insures against risks of direct physical loss to Property Insured except those causes of loss listed in the Exclusions.

Exclusions: This Certificate does not cover:

A. Accounts, bills, currency, deeds, evidences of debt, securities, money notes, precious metals, stamps, jewelry, watches, semi-precious/precious stones, furs or garments trimmed with fur, works of art or antiques, collectibles, animals, liquids, medicines, food, plants, firearms, valuable papers and records, including those which exist as electronic data and photographs, motorized vehicles of any type whether licensed for road use or not;

B. Against loss or damage to any property not lawfully in the possession of the "Certificate Holder" or his representative, explosives, toxic/hazardous items or contraband;

C. Against loss or damage:

1. Caused by improper packing or stowage, or rough handling, normal shifting in transit or while being moved, by the "Certificate Holder" or any agent or representative of "Certificate Holder";
2. While the mobile storage container is located at the "Certificate Holder's" originating site, or designated location, property, or driveway;
3. Caused by or resulting from theft but this exclusion does not apply to loss by burglary or holdup. "Burglary" means the act of stealing property by forcible and illegal entry into a securely locked storage space or mobile storage container evidenced by visible signs made by tools, explosives, electricity or chemicals of such forcible entry upon the exterior of the storage space or mobile storage container. The mere absence of a lock or padlock will not constitute visible signs of forced entry. "Holdup" means the stealing of insured property by violence or threat of violence against a "Certificate Holder" or employee of the "Storage Facility" to gain unlawful entry into the storage space or mobile storage container. A police report must be filed;
4. Caused by or resulting from wear and tear, gradual deterioration, inherent vice, latent defect, mildew, wet or dry rot, atmospheric conditions or changes in temperature, dust, breakage of glass or similar fragile articles, spoilage, delay, loss of use or market or any other consequential loss;
5. Due to shortage disclosed on taking inventory or unexplained or mysterious disappearance;
6. Except loss or damage by fire or explosion, caused by or arising out of infidelity or any dishonest act committed, alone or in collusion with others, by any employee of the "Certificate Holder", or by any person or persons to whom the property may be entrusted;
7. Caused by or resulting from, contributed to or aggravated by:
   a. Flood, surface water, tides, tidal water or tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not;
   b. Water that backs up from a sewer or drain;
   c. Water under the ground surface pressing on or flowing, seeping or leaking through foundations, walls, basements, floors or paved surfaces or through doors, windows or other such openings; or
   d. Mudslide or mudflow;
8. Directly or indirectly by or arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water;
9. Caused directly or indirectly by any weapon employing atomic fission or fusion, or by nuclear reaction or radiation or radioactive contamination from any other cause; however, subject to the foregoing and all provisions of this Certificate, direct loss by fire is insured against by this Certificate;
10. Caused by "vermin" as a result of the "Certificate Holder" storing any liquid and/or food, food product, or ingestible, including but not limited to spices, non-perishable canned or bottled goods, stored in the described storage space or portable storage container;
11. Caused by any liquid and/or food, food product, or ingestible, including but not limited to spices, non-perishable canned or bottled goods, stored in the described storage space or portable storage container;
12. Caused directly or indirectly by:
    a. War, including undeclared or civil war;
    b. Warlike actions by a military force, including action in hindering or defending against an actual or expected attack by any government, sovereign or other authority using military personnel or other agents;
    c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these; or
    d. Seizure or destruction of property by order of governmental authority;
13. To Property Insured caused intentionally by the "Certificate Holder" or at the "Certificate Holder's" direction. However: a. With respect to loss or damage to property caused by fire, this exclusion does not apply to the "Certificate Holder" who did not set the fire or otherwise participate in the cause of the loss, provided the loss is otherwise covered under this Certificate. b. If Company pays a claim pursuant to a., Company payment to any "Certificate Holder" is limited to that "Certificate Holder's" proportionate share of the proceeds, but not more than that "Certificate Holder's" legal interest in the Property Insured that sustained the fire loss. Proportionate share will be determined based on the interests of all parties eligible to receive payment, including any other party with a secured legal interest. The proceeds will not include any amount attributable to the interest of the "Certificate Holder(s)" who set the fire or otherwise participated in the cause of the loss. In no event will Company pay more in total than the amount of insurance on the

Property Insured that sustained the fire loss. c. Company may apply reasonable standards of proof to claims for such loss; or

14. Caused by “Terrorism”. “Terrorism” is excluded when one or more of the following are attributed to an incident of "terrorism": a. The "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation or radioactive contamination; or b. Radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or c. The "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; d. Pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or e. The total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico and Canada exceeds $25,000,000. In determining whether the $25,000,000 threshold is exceeded, Company will include all insured damage sustained by property of all persons and entities affected by the “terrorism” and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions. Multiple incidents of “terrorism” which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold is exceeded. With respect to this Item e., the immediately preceding paragraph describes the threshold used to measure the magnitude of an incident of “terrorism” and the circumstances in which the threshold will apply, for the purpose of determining whether this exclusion will apply to that incident. When the exclusion applies to an incident of “terrorism”, there is no coverage under this Certificate.

    Exclusions a. through e. apply whether or not the loss event results in widespread damage or affects a substantial area.

    For the purposes of this exclusion, "Terrorism" means activities against persons, organizations or property of any nature: a. That involve the following or preparation for the following: 1. Use or threat of force or violence; or 2. Commission or threat of a dangerous act; or 3. Commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and b. When one or both of the following applies: 1. The effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or 2. It appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Certificate Cancellation: This Certificate may be cancelled at any time at the request of the “Certificate Holder” with advance notice to Company.

This coverage shall terminate without notice to “Certificate Holder” on the earliest of the following dates:

A. On the date the Master Policy is cancelled;
B. The date the “Rental Storage Contract” is terminated, provided the “Certificate Holder” has paid in full; or
C. On the date premium was due if the “Certificate Holder” selected the monthly payment option, and failed to pay the monthly payment for insurance on the date it is due.

This Certificate may be cancelled for nonpayment of premium by the Company by mailing or delivering to the “Certificate Holder” and mortgagee, pledgee or other known person shown by the Certificate to have an interest in any loss at least 10 days’ written notice of cancellation to the mailing address as shown on the Certificate stating when the cancellation shall be effective, In all other instances, this Certificate may be by Company by mailing or delivering to the “Certificate Holder” and mortgagee, pledgee or other known person shown by the Certificate to have an interest in any loss at least 30 days’ written notice of cancellation to the mailing address as shown on the Certificate stating when the cancellation shall be effective. The notice provided will be in compliance with the requirement regarding reason(s) for cancellation for the state in which the Master Policy was issued. Proof of mailing shall be sufficient proof of notice. If terminated, the “Certificate Holder” will receive a return of any premium refund due. Premium for the month of termination is fully earned.

Valuation: In the event of loss, the value of the property, including but not limited to sentimental, irreplaceable, or other items of intrinsic value, will be determined as of the time of loss and will be the least of the following amounts:

A. The actual cash value of that property;
B. The cost of reasonably restoring that property to its condition immediately before loss; or
C. The cost of replacing that property with property of like kind and quality.

No Benefit To Bailee: No person or organization other than the “Certificate Holder” shall benefit from this insurance.

Protection of Property: In the event of loss, it shall be lawful and necessary for the “Certificate Holder”, his or their representative, to sue, labor and travel for, in and about the defense, safeguard and recovery of the Property Insured hereunder, or any part thereof, without prejudice to this insurance, nor shall the acts of the “Certificate Holder” or Company, in recovering, saving and preserving the Property Insured in the event of loss be considered a waiver or an acceptance of abandonment. The expenses so incurred shall be borne by the “Certificate Holder” and Company proportionately to the extent of their respective interests.

Assignment: Neither the Master Policy Holder nor “Certificate Holder” may assign this Certificate, nor any insurance afforded hereunder without first obtaining written consent of Company.

Automatic Reinstatement: Loss under this Certificate will not reduce the applicable amount of insurance provided by the Certificate.

Concealment, Misrepresentation or Fraud: Company will not pay for loss or damage under this Certificate if the “Certificate Holder” intentionally conceals or misrepresents a material fact, with the intent to deceive, concerning this Certificate or the Property Insured. Also, Company will not pay for loss or damage in any case of fraud by the “Certificate Holder” relating to it, if made with the intent to deceive.

Subrogation: If the “Certificate Holder” to whom Company makes payment under the insurance has rights to recover damages from another, those rights to the extent of payment by Company, are transferred to Company: provided, however, that Company shall be entitled to only the excess to which the “Certificate Holder” is entitled from another after the “Certificate Holder” has been fully compensated for their loss. The “Certificate Holder” must do everything necessary to secure those rights and must do nothing after the loss to impair those rights.

But the “Certificate Holder” may waive their rights against any person or organization in writing:

A. Prior to a loss to the “Certificate Holder’s” Property Insured; or
B. After a loss to the “Certificate Holder’s Property Insured only if, at time of loss, that person or organization is one of the following:
    1. Anyone insured under the same Certificate;
    2. A corporation, partnership or other entity in which the “Certificate Holder” owns stock or has a proprietary interest;
    3. Anyone who owns stock or has a proprietary interest in the “Certificate Holder”;
    4. An employee or employer of the “Certificate Holder”;
    5. Anyone having an interest as owner, lessor, or lessee of the insured premises or the premises on which the loss occurred and the employees, partners, and stockholders of such owner, lessor, or lessee; or
    6. Any relative by blood or marriage of the “Certificate Holder”.

The Company shall be entitled to recover from the “Certificate Holder” any compensation received by the “Certificate Holder” for such waiver after loss not to exceed the amount paid to the “Certificate Holder” for such loss by the Company.

Duties In The Event of Loss: In the event of loss, the “Certificate Holder” shall:

A. As soon as practicable report in writing to Company, or its agent, every loss, damage or occurrence which may give rise to a claim under this Certificate. The “Certificate Holder” shall also send to Company, or its agent, a signed sworn statement of such loss, damage or occurrence within 90 days from the date of discovery of such loss, damage or occurrence. However, if loss or damage arises due to a catastrophic event for which a state of disaster or emergency is declared pursuant to law by civil officials, and the Property Insured is located in an area within the declaration, “Certificate Holder” must submit the proof of loss to us within 180 days. This 180 day period will not commence as long as a declaration of disaster or emergency is in existence and civil authorities are denying the “Certificate Holder” access to the Property Insured;
B. Immediately notify the appropriate law enforcement agency if a law has been broken;

C. Take all reasonable steps to protect the Property Insured from further damage. If feasible, set the damaged property aside and in the best order for examination;
D. Permit Company to inspect the Property Insured and the records proving loss;
E. If requested by Company, the "Certificate Holder" shall permit questioning under oath, at such times as may be reasonably required, about any matter relating to the insurance or the claim or loss including the "Certificate Holder's" books or records relating to the Property Insured. In such event the answers must be signed.

Loss Payment: Company will give notice of Company's intentions within 30 days after Company receives the sworn proof of loss. Company may adjust losses with the owners of lost or damaged property if other than "Certificate Holder". If Company pays the owners, such payments will satisfy "Certificate Holder's" claim against Company for the owners' property. Company will not pay the owners more than their financial interest in the Property Insured. Depreciation may be deducted or withheld. Company will pay or make good to the "Certificate Holder" on any loss covered under this Certificate within 30 days after presentation and acceptance of satisfactory proof of interest and loss. No loss shall be paid or made good if the "Certificate Holder" has collected the same from others. Covered losses will be adjusted and paid in U.S. currency.

Abandonment: There can be no abandonment to this Company of Property Insured.

Pair, Sets or Parts:
A. Pair Or Set: In case of loss or damage to any part of a pair or set Company may:
   1. Repair or replace any part to restore the pair or set to its value before the loss or damage; or
   2. Pay the difference between the value of the pair or set before and after the loss or damage.
B. Parts: In case of loss or damage to any part of Property Insured consisting of several parts when complete, Company will only pay for the value of the lost or damaged part.

Examination Under Oath: In case of a loss to Property Insured, if requested by Company, the "Certificate Holder" will: 1. Show the damaged property; 2. Provide Company with records and documents Company requests and permit Company to make copies; 3. Submit to examination under oath, while not in the presence of another "Certificate Holder", and sign the same; 4. Produce, to the extent that it is within "Certificate Holder's" power, "Certificate Holder's" employees, members of "Certificate Holder's" household, or others so that they may be examined under oath; and 5. Send to Company, within 90 days after discovery of the loss, the "Certificate Holder's" signed, sworn proof of loss which contains the information needed to settle a claim; 6. Cooperate with Company in the investigation of a claim.

Legal Action Against Company: No one may bring a legal action against Company under this Certificate unless: 1. There has been full compliance with all the terms of this Certificate; and 2. The action is brought within two years after the "Certificate Holder" first has knowledge of the direct loss or damage.

Appraisal: If Company and "Certificate Holder" disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If the two appraisers cannot agree, either may request that the selection of an umpire be made by a judge of a court having jurisdiction. The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to Company, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. Any decision agreed to by the appraisers will be non-binding. Each party will pay its own appraiser and bear the other expenses of the appraisal and umpire equally. If there is an appraisal, Company will still retain its right to deny the claim.

Automatic Amendment to Statute or Regulation: Any terms or conditions of this Certificate or any memorandum of insurance issued thereunder which are in conflict with the Statutes or Lawful Regulations of the jurisdiction wherein business is written are hereby amended without notice to comply with such Statutes or Lawful Regulations as are from time to time governing. If any part of this Certificate is deemed or determined to be invalid for any reason, the remainder of the Certificate shall remain in full force and effect.

Territorial Limits: This insurance covers Property Insured only within the United States of America, its territories, or possessions or within the Dominion of Canada, or while being transported between the ports thereof.

Changes: Notice to any agent or knowledge possessed by any agent or by any other person shall not affect a waiver or a change in any part of this Certificate or stop Company from asserting any right under the terms of this Certificate, nor shall the terms of this Certificate be waived or changed, except by endorsements issued to form a part of this Certificate.

If a change is made to the Master Policy at the Master Policy's anniversary date that increases rates, changes a deductible, reduces coverage or lowers limits, the Master Policy Holder will notify the "Certificate Holder" of such change.

Entire Contract: The Master Policy, together with the Declarations, endorsements and the Certificate constitute the entire policy.

Examination of the Master Policy: The Master Policy will be available for inspection at the Master Policy Holder's office during regular business hours or on the Company's website: Repwest.com/products.



Douglas M. Bell
President



Robert Pirmann
Vice President